

Product Profile

Prime Express

Strong commercial excess liability insurance coverage with coverage limits up to \$25M and the industry's broadest appetite

Prime Express for businesses is a commercial excess policy that provides coverage for catastrophic liability claims such as explosions, major crashes, food-borne illnesses or product contamination incidents that can cause long term damage to a company's reputation and bottom line for almost any industry class.

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

Coverage Highlights

- Monoline Excess Casualty coverage with limits up to \$25M over General Liability, Automobile Liability, Employer's Liability, Employee Benefits Liability, Liquor Liability, Foreign Liability, Printer's Professional, Mortician's Professional, and Beautician's Professional (General Liability required, all others optional.)
- Limits up to \$10M available online
- Flexible competitive rating
- Dedicated underwriters will consider most classes outside broker self-service eExcess platform

Valued-Added Services

CrisisResponse® coverage with all policies at no additional charge, including:

- Insurance up to \$250,000 for immediate crisis response
 - An additional CrisisFund insurance of \$50,000 to hire an approved Crisis Management firm to help manage communications
- These limits are provided in addition to the policy limits as an added benefit to all our policyholders.

eDelivery®: Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

Available on eExcess:

- You can easily quote, bind and issue Prime Express on our broker self-service platform, eExcess. For more information, contact us at geinfo@chartisinsurance.com.

Ask about our XSEnhanced®: Real Estate and XSEnhanced: Restaurants collection of endorsements specifically geared for these industries.

New business submissions:
geexcesscasualty@chartisinsurance.com

or fax:
1.866.741.2874

To learn more:
1.877.TO.SERVE

e-mail:
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or visit:
www.chartisinsurance.com/growthenterprises

Claims Scenarios

Electrocution By An Electrical Transformer

A young man playing by an electrical transformer was electrocuted and suffered severe burns. Even though the transformer was fenced in, and warning signs clearly marked the area, the utility expected to suffer a substantial loss.

Fast Food Hepatitis A Food Contamination

A fast-food establishment received a report that one of its employees had tested positive for Hepatitis A. The news spread quickly and numerous calls poured in. The insured called to activate CrisisResponse coverage. A toll-free hotline was established, and a public relations firm retained. All screening and testing costs were reimbursed.

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The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage. Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.