

# SmartPro - Property Managers Errors & Omissions

	Chubb	Other Carrier
<b>Owned &amp; Managed Properties</b> Coverage provided for many owned and managed scenarios.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Failure To Place/Failure to Maintain Insurance</b> No Exclusion.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Personal Injury</b> Coverage is provided.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Subsidiaries</b> Newly Acquired Subsidiaries are automatically included as insured when revenues are 15% or less of Insured's annual revenues.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Full Severability</b> Is provided with respect to fraud so that knowledge by one insured person cannot be imputed to another insured person, thereby preserving coverage for those who are innocent.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Allegations of Fair Housing Discrimination Violations Legal Defense</b> Legal Defense is provided.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Allocation</b> 100% Defense Costs for claims alleging both covered and uncovered matters.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Punitive and Exemplary Damages</b> Coverage is provided (where insurable).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Consent to Settle Clause</b> Company will still be responsible for seventy percent (70%) of any covered amounts in excess of the proposed settlement.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Domestic Partners as Insured</b> Included in definition of insured.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>60 Day Extended Reporting Period from Expiration of Policy</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duty to Defend</b> Anywhere in the world.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Non-Cancellable</b> Except for Non-payment of premium.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Internet</b> Coverage is provided for Insured Services including those that are performed electronically utilizing the Internet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Bodily Injury/Property Damage</b> Exclusion does not apply to contingent BI/PD.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage: Federal Insurance Company and Executive Risk Specialty Insurance Company. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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