

Insurance for the Mining Industry

CHUBB®



When a fire erupts in a haul truck at a mining operation, the \$2.5-million vehicle with a capacity of 360 tons is destroyed. The result? Property damage. Decreased productivity. Even personal injury.

Doing business in the mining industry means facing the possibility of exposures like these every day. Fortunately, Chubb has the deep expertise—rooted in more than 75 years of experience in the mining industry—required to understand the unique risks your company faces.

A Tailored Solution

Whether you are exploring business opportunities in Australia or managing a mining operation in Canada, Chubb can provide your company with an array of mining insurance products, featuring large-capacity limits and specialized protection.

Customarq from Chubb—our hallmark package product—features a modular format and a \$250,000* automatic blanket limit for certain property extensions that allows you to spend your insurance dollars where you need them most following a loss.

Chubb Agribusiness

Policy highlights include:

- **All-risk property** provides protection for exposures large or small, above or below ground.
- **Mining equipment**, as well as newly acquired equipment, is automatically included.
- **Machinery breakdown** provides protection for processing machinery and equipment that is vital to your operation.
- **Business income**, contingent business income and extra expense insurance are available for surface and processing facilities.
- **Liability insurance** provides protection for bodily injury, property damage, personal injury and advertising injury. It includes general liability insurance for mining and processing, as well as newly acquired or formed organizations.

* Aggregate limit can increase to \$1 million, subject to underwriting guidelines.

Target Customer Profile

- Surface and underground operations
- Coal mines
- Nonmetal mines
- Precious metal mines
- Mining processors

Round Out Your Insurance Program

To complement your *Customarq* policy, Chubb also offers insurance protection for:

- Commercial Auto
- Excess/Umbrella
- Executive Protection
- Multinational
- Pollution
- Surety

Why Chubb?

- **Global reach**—Through an extensive network of wholly owned offices in 54 countries, Chubb provides locally admitted and global insurance products.
- **Risk engineering**—To help reduce the risk of loss and minimize the severity if a loss occurs, our risk engineers may offer loss-mitigation and disaster planning services such as:
 - Hazard analysis of mining equipment exposures
 - Fire protection consultation, including mobile equipment
 - Review of mine maps and permit packages to identify third-party exposures

- Risk management for exposures associated with visiting contractors
- Enhancement of preventative maintenance for machinery and equipment
- Nondestructive testing (e.g., infrared scanning) for key equipment
- Review of MSHA records to identify property- and equipment-related trends
- Technical guidance for pollution liability issues.
- **Claim service**—Accessible via a toll-free number from anywhere in the world, our Multinational Claim Unit provides service 24/7 in more than 140 languages.
- **Stability**—Chubb consistently earns high ratings from A.M. Best Company for financial stability and from Standard & Poor's and Moody's for claim-paying ability.

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