



The Chubb Auto Claim Experience

Here When You Need Us

You have just been through the stressful and unsettling chain of events resulting in a car accident. We handle auto claims every day, but understand that the process may be new for you. We are here to help you and will do all we can to ensure your claim goes as smoothly as possible.

We will help you through the auto claim process quickly and efficiently, with professionalism and compassion.

GETTING STARTED

Following an Accident

- Call 911 or the police for emergency assistance
- Remain at the scene of the accident
- Take photos of the accident scene and vehicles involved
- Exchange insurance and contact information with anyone involved or witnesses to the accident

Use the Accident Worksheet to gather important information.

Report Your Claim

Phone: 1.800.CLAIMS.0 (1.800.252.4670)

Online: www.chubb.com

Fax: 1.800.300.2538

Or, contact your local Chubb agent who can submit a claim on your behalf.

WHAT TO EXPECT

Responsive Service

Your claim is important and a Chubb claim adjuster will make every effort to contact you within six hours of receiving your initial report of claim. The adjuster will carefully guide you through the process and will be your primary point of contact to answer any questions that may arise. Additionally, your local Chubb agent has online access to your claim and will receive automated updates throughout the process.

Thorough Handling of Your Claim

To help determine available coverage, the claim adjuster will ask you questions pertinent to the claim, and will review the information along with your policy. Your adjuster will work with you to obtain repair estimates, inspect the vehicle damages and/or coordinate a rental car, depending on the circumstances.

Deductible Recovery on Partial-Fault or Not-at-Fault Accidents

If other parties are responsible for the damage to your automobile, our recovery department will work on your behalf in an effort to reimburse your deductible from the responsible party; this process is known as subrogation. The recovery department manages your claim following our payment for damages, and will review the facts surrounding your case to determine possible subrogation. If we successfully recover any monies, your deductible will be refunded in part or whole based upon the recovered



amount and/or local laws. Depending on the circumstances of your claim, it is not uncommon for recovery to take several months to reach a settlement with the responsible party and/or their insurance provider.

Technical Expertise

Behind the scenes, Chubb's experienced team of industry certified Auto Reinspectors monitor the work of repair facilities. Located in offices throughout the country, each reinspector reviews selected estimates and repairs, assuring accuracy and quality. In addition to working with many of the leading automotive manufacturers, the team provides in-house expertise on the latest automotive technology, along with their extensive knowledge on exotic and collector vehicles.

UNDERSTANDING THE DETAILS

Your Deductible

Your Chubb claim adjuster will explain your deductible and how it applies to your specific claim. If you have Agreed Value coverage and your car is determined to be a covered total loss, your deductible will be waived and Chubb's specialized total loss unit will work toward a prompt resolution.

Your Repair Shop is Your Choice

With Chubb, who will repair your damaged vehicle is always up to you. Perhaps you prefer an auto body shop you have used in the past. You can also choose from our network of reputable collision repair shops and dealerships that specialize in high-end vehicles. Many of our preferred repair shops are also manufacturer certified.

Should you choose from one of our preferred repair shops, a representative from the shop will make every effort to contact you within 24 hours to manage your auto repair process, provide updates, and make final arrangements once the work is complete. While we allow you to choose the auto body shop for your car's repairs, we will guarantee the workmanship of repairs done at a preferred shop for as long as you own or lease your vehicle.

Your Settlement

We make every effort to issue your claim payment within 48 hours of an agreed settlement amount.

Rental Coverage

Your adjuster will work with one of our preferred rental vendors to arrange a replacement vehicle if your car is in the shop for repairs following a covered accident, or if it is totaled or stolen. We will reimburse the vendor directly for your rental car, so you won't have to worry about the bill. Rental services are available nationwide, and many of our preferred shops have rental vehicles at their facilities. Of course, you can also choose any rental car agency you prefer to work with.

98% of our personal auto insurance customers are contacted by their adjuster within six hours of Chubb being notified of their claim.



Your Records

We recommend that you create a file for important information related to your claim. Throughout this process, keep records of your claim documents to share with your agent and claim adjuster, including:

- Your claim number
- Your adjuster's name and contact information
- Contact and insurance information for other parties involved, including witnesses
- Repair estimates and bills
- Photographs of damage
- Receipts

Sending Chubb Documents

ONLINE UPLOAD

Using your claim reference number, you can upload important documents directly to your claim file.

Visit Chubb's claim document upload application at: www.chubb.com/uploadclaimdoc.

View Your Claim Details Online

When you register your accounts online, you can access the details of your claim anytime, anywhere. Log in to your online account and click the My Claims tab to find:

- Your claim reference number
- Status of your claim
- Payments made
- Your claim adjuster's contact information

If you have not done so already, you can register your policies online at www.chubb.com/personal

We Value Your Feedback

We strive to live up to our high standards of service excellence with every claim. A survey will be sent to you after your claim is completed and we look forward to hearing back from you.

Ninety-six percent of our insured automobile clients who have had a claim, and responded to our survey, indicate they were highly satisfied with their auto insurance claim experience.

We value your business and your feedback is important to us.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. For a list of these insurers, please visit www.chubb.com. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation of any hazard or condition does not mean that it is covered under any policy. No warranties or representations of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable to any party for the use of any information or statements made or contained in any evaluation, report or recommendation.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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