



**Why do you insure your home?** *The answer may seem obvious: Your home is an investment, and homeowners insurance helps protect that investment. But there's more to it than that — because your home is unlike anything else in your portfolio.*

*It's the one investment you should get emotional about.*

*Memories and pride give it a value beyond dollars and cents. If a loss occurs, you'll want more than a check from your insurer. You'll want your life back. You'll want the damage to just go away — and if that can't happen, you'll want to rebuild without hassles, headaches, or delay.*



## THE CHUBB PROMISE



After a covered loss, we'll rebuild or restore your home with the same character and class, using materials and workmanship of the very same quality.

### **If costs go up, we'll pay.**

If a covered loss exceeds your policy limit, we'll keep paying. If your kitchen flooring was antique heart pine salvaged from an 1880s textile mill — that's what we'll pay for. We'll pay extra for the right color and grade. *Extended Replacement Cost Coverage* is our commitment to pay what it takes, with no cap at all in most states. It's the hallmark of Chubb's homeowner policy.<sup>1</sup>

That's why we write coverage more broadly than ordinary insurers, to apply in more situations. We make settlement faster with less fine print. And we pay most covered claims within 48 hours of settlement.

### **With ordinary insurance, you can only be sure of one thing.**

Ordinary insurance stops paying. Policies may be strictly limited, with no regard for what happens next. When settling claims, ordinary insurers may substitute inferior quality for your home's most distinctive features. If your limit is too low, ordinary insurance won't pay all you need to rebuild after a total loss.

*We make settlement faster  
with less fine print. And we  
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### ***A different view of insurance...***

*In challenging economic times, it's not surprising that many homeowners see only their monthly bills. They think of insurance as an expense that should be minimized — and ordinary insurers oblige, with stripped-down policies designed to keep premiums low. They may represent an acceptable trade-off for some. But are they right for you? Cut-rate insurance has hidden dangers, which are no less real because they're hard to see. Weigh them carefully against the few dollars you'll save on a single year's premium.*



## WHAT IS YOUR HOME WORTH?

The answer depends on your reason for asking. If you were buying a home, you'd want to know Market Value — and any realtor can estimate that. When you are insuring your home, however, insuring it for its Market Value is likely a mistake. If a covered loss occurs, you'll probably be rebuilding, not buying. Replacement Cost (think of it as the "rebuilding cost") is the correct basis for determining the appropriate amount of coverage.

### **The Chubb Appraisal provides a uniquely accurate estimate.**

With most properties, we'll send an experienced appraiser to your door, possessing expertise in evaluating homes like yours. Careful observation will be the first step. The architecture will be documented; details will be catalogued, measured, and photographed. Software developed for us will then calculate pricing, fine-tuned by decades of experience. It's all complimentary for Chubb policyholders.

### **The Chubb Appraisal takes the guesswork out of buying insurance.**

You get a rock-solid Replacement Cost on which to base coverage — and an invaluable tool for use after a claim. An appraisal report and photographs are presented to you, to help document any loss more easily.

### **With a Chubb interior/exterior appraisal, we can replace what you have because we record what you have.**

Many ordinary insurers rely exclusively on exterior, "drive by" appraisals that don't consider all of the unique features that set your home apart.







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**Without comprehensive Replacement Cost appraisals, some of America’s best addresses may be underinsured.**

The shortfall for fine homes can be \$200,000, \$500,000, even \$1 million or more. Market Value-based coverage can make it worse. Falling market values can tempt some homeowners to lower their coverage, but rebuilding costs may not follow Market Value fluctuations. In fact, costs to rebuild or repair have steadily risen in most U.S. regions over the last few years.

**That can make the Chubb Appraisal a virtual revelation.**

Many clients find they’ve been underinsured for years. But you can change that. Do it now and sleep better at night.



## WHAT CAN YOU EXPECT FROM CHUBB INSURANCE?

The short answer: More than you've likely been getting.

### **You'll see the Chubb advantage the first time you file a claim.**

Chubb claims professionals are at your service. On 97 percent of all claims, Chubb claim professionals make initial contact within six hours or less of the initial report of a claim. And you get empathy along with speed. Chubb adjusters are known as much for their caring as their timeliness and expertise.

### **After any covered loss you get a one-step recovery plan: Call us.**

Remediation specialists are always standing by, with expedited service for water and smoke. They'll help you clean up the mess, and can also make urgent repairs.

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We will pay your covered claim fairly, fully, and promptly, usually within 48 hours of settlement. Special policy features may increase your recovery settlement:

- Deductible Waiver: No deductible applies to covered losses greater than \$50,000.<sup>2</sup>
- Rebuilding to Code: Compliance with new building codes can require expensive upgrades to your roof, framing, wiring, or plumbing — even in undamaged parts of your home. Ordinary insurance provides only limited coverage. We pay the full cost without question.<sup>3</sup>
- Temporary Living Expenses: If your home is uninhabitable after a covered loss, we won't subject your temporary accommodations to a dollar limit. Ordinary insurers most certainly will. We'll cover any reasonable increase in living expenses until you can go home again. In most states, we'll pay the extra cost in full.<sup>4</sup>



**We also give you freedom to choose.**

After a covered total loss, ordinary insurers can insist you rebuild at the same location. We keep your options open. If you'd prefer to build elsewhere — or not at all — we'll pay cash, up to your policy limit. We'll honor your choice of contractors, too. You're always free to use your own. And you can always count on us for pre-qualified referrals.

***We'll be your eyes and hands.***

*If you own a second or seasonal home in certain hurricane prone regions, Chubb Property Manager Service<sup>SM</sup> can help you keep watch from 1,000 miles away. After major storms, we'll send a professional to inspect your property as soon as it's safe, and provide a full report to you. We may arrange for urgently needed repairs, or even open a claim on your behalf. With Property Manager Service, what used to take weeks may only take a few hours. It's all complimentary, of course.*





## WHAT GOOD IS INSURANCE IF YOU DON'T HAVE A CLAIM?

That depends on your insurer. At Chubb, we're on the job even when you can't see us.

### **We work as hard to prevent claims as we do to pay them.**

The Chubb Appraisal is the first step — because our appraisers are more than just valuers. They're trained to provide fire prevention and home security recommendations too. They'll assess your home's risk factors along with its Replacement Cost and help you to understand how to make your home safer.

### **Masterpiece® HomeScan™ service takes Chubb protection up a degree.**

This advanced technology scans walls and ceilings with infrared waves, looking for temperature variations of just one degree. Hot or cold spots point to problems hidden inside. Complimentary for Chubb policyholders, HomeScan can reveal leaks, missing insulation, and faulty electrical connections before damage is done. We could alert you to flaws in a new home while it's still under warranty. In an older home, we could save you from costly repair bills or a dangerous fire.

### **Chubb clients can call on a virtual army of Loss Prevention Specialists.**

If you're about to build, we'll look over the plans. If you hide jewelry in your home, we'll tell you how easy it is to find. If you're a collector, we provide complimentary conservation and preservation advice. If you need a contractor, the Masterpiece® Protection Network can connect you with 2,000 of the very best, including leaders in fields from earthquake preparedness to lightning dispersal.

### **Chubb Wildfire Defense Services™ may be the ultimate protection.**

In 14 western states, we help clients prepare before wildfires start, we warn them when fires come close, and we contract with certified wildfire fighters to help save Chubb homes when they're threatened. Complimentary for enrolled policyholders, Chubb Wildfire Defense Services may be the reason many Chubb homes are still standing today.<sup>5</sup>

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**We can even help protect your identity.**

*“Who you are” is the one thing more precious than “where you live.” That’s why we provide complimentary Identity Management Services in select states. We can help you stop identity theft before it happens, and simplify recovery if it does. If your identity is compromised, our vendor will assign a dedicated fraud specialist to see you through every stage of the crisis. If critical documents are destroyed in a disaster, we can help you replace them fast.*







## IS HOMEOWNERS INSURANCE ENOUGH?

Not always. Most owners of fine homes need additional protection from lawsuits, and extra security for their valuables.

### **Your homeowners policy is the first line of defense.**

At Chubb, it's especially strong. Jewelry is automatically covered up to a \$5,000 limit — five times that of most ordinary policies. Silverware is covered up to \$10,000. Most valuables in your home are protected, to at least some extent. But many homeowners choose to add more.

### **Valuable Articles Coverage is designed for your most prized possessions.**

It goes beyond homeowners insurance in important ways. It includes risks that most homeowners insurance excludes, like “mysterious disappearance” (or simple loss). And it protects valuables that most homeowners insurance leaves out, like sculptures. You can choose blanket coverage for large collections, or itemized coverage of your most spectacular pieces. You can insure them for their full value, even when that's in the millions.

### **Valuable Articles Coverage applies worldwide, without any deductible.**

Jewelry is covered while you're on vacation, and artwork in your second home. Many new acquisitions are covered immediately. If you lose just one earring, or damage one dining room chair, we'll replace the entire ensemble if a suitable replacement cannot be found. If you don't want to replace covered items, we'll pay cash.

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are protected to some extent.  
But many homeowners choose  
to add more.*





**We can also provide up to \$50 million of excess liability coverage.**

Lawsuits may be a greater threat to your home than fire. Your investments and future earnings are at risk, too. One slip-and-fall, one disgruntled nanny — even one careless word on your teenager’s blog — could leave you exposed to litigation. Without Chubb’s uniquely broad coverage, you could find yourself writing a check for \$10 million or more.

**99% of Chubb clients think you should join them.**

*In a recent survey, 99 percent of Chubb policyholders said they’d recommend us to a family member or friend following a claim.<sup>6</sup> 97 percent were “highly satisfied” with our claims service.<sup>7</sup> Our financial strength is currently graded A++ (Superior) by A.M. Best (their highest rating).<sup>8</sup> We regularly receive the highest possible ratings, from clients and independent reviewers alike. They’ve helped make us the 11th-largest property and casualty insurer in the U.S.*

## Why Chubb?

**We'll do the right thing.** *Those five simple words guide us. Reflected in faster service and broader coverage, they drive every decision we make.*

**We'll do the right thing for your home.** *Chubb Masterpiece® policies are very different from ordinary insurance. They're custom-designed for fine homes like yours. We'd never compromise a home's value with second-rate repairs.*

**We've been doing it right since 1882.** *It's a tradition that stretches back to our beginning, and the first generation of the Chubb family. After the great San Francisco earthquake of 1906, for example, founding brothers Hendon and Percy Chubb crossed the country by steam train to pay claims in person. Today, we're a lot quicker. But our service still has that personal touch.*

(1) Conditions, limitations, and exclusions may apply. Extended Replacement Cost Coverage is capped in AL, CA, FL, HI, LA, MS, SC, UT, and WY. (2) Does not apply to special deductibles or wind/hail deductibles. (3) Coverage is capped in some states. (4) Coverage is capped in some states. (5) Chubb Wildfire Defense Services are not available in all jurisdictions. They are not available to condominium, cooperative, or renter policyholders, but they are available to houses under construction and houses rented to others. Wildfire Defense Coverage is triggered only when a wildfire is within three miles of a residence or when a civil authority initiates an evacuation order due to an approaching wildfire. Chubb and its representatives will use their best efforts to provide these services. There is no guarantee that these services will prevent damage. (6) Survey conducted January–June 2012 and January–June 2013. (7) Survey of clients filing a claim January–June 2012 and January–June 2013. (8) A.M. Best rating for 2013.

Coverage and services may vary by state. 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. This literature is descriptive only. Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Whether a loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued. Neither Chubb nor its employees or agents shall be liable for use of any information or statements made or contained in any evaluation, report, or recommendation.

Chubb Group of Insurance Companies ("Chubb") is the marketing name used to refer to the insurance subsidiaries of The Chubb Corporation. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://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. This literature is descriptive only. Coverage and services may not be available in all jurisdictions. Actual coverage is subject to the language of the policies as issued.

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Additional living expenses are capped in AL, CA, FL, HI, LA, MS, SC, UT, WA and WY.

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Personal  
Insurance

[www.chubb.com/personal](http://www.chubb.com/personal)