



Top 10 Reasons to Insure Your Home with Chubb

A *Masterpiece*® Home and Contents policy from Chubb offers you broader coverages that suit your lifestyle and meet your needs at the time of a claim. Plus, you'll have access to industry-leading services before, during and after a loss — features usually not found in a standard homeowners policy.

1. **World-renowned claim service.** Our highly skilled, empathetic claim service professionals are available 24/7 to respond quickly to a covered loss — and throughout the entire claim resolution process.
2. **Complimentary home appraisals.** To help you make sure you have appropriate coverage at the time of a claim, a Chubb appraiser can visit your home and estimate the replacement cost.
3. **Specialized experience.** Our appraisers have backgrounds ranging from historic homes and preservation to architecture, fine art and interior design. They can offer security and fire prevention advice and suggest ways to help protect your home and possessions from damage.
4. **Extended replacement cost.** Chubb will pay to repair or rebuild your home after a covered loss, even if the cost to do so exceeds your policy limit.*
5. **Optional cash payment.** If you decide not to rebuild after a total covered loss or to rebuild in a different location, you can opt for a cash payment. Also, we won't require you to replace an item that's lost, stolen or damaged; you can choose to receive cash instead.
6. **Rebuilding to code.** If you rebuild your home, expensive upgrades may be required for things like plumbing. Chubb will pay for necessary expenses to bring your home up to code after a covered loss.
7. **Temporary living expenses.** Repairing or rebuilding your home may take considerable time, especially after a major loss such as fire. Chubb offers broad coverage for housing and other expenses you may incur while your home is being rebuilt after a covered loss, so you can maintain your accustomed standard of living.
8. **Coverage that keeps up with the times.** You may not have enough liability protection to keep pace with your asset growth or current litigation trends. Chubb offers liability limits up to \$50 million. If your family travels often, kidnapping is also a concern. Chubb can help defray expenses to return a loved one. And since identity fraud is one of the fastest growing crimes in the U.S., Chubb offers coverage for costs to restore your good name and access to a leading identity theft resolution service.
9. **Services before, during and after a loss.** Through the *Masterpiece*® Protection Network, Chubb offers referrals to qualified service providers including alarm system specialists, water leak protection companies and homebuilders. *Masterpiece* HomeScanSM is a service that uses infrared technology to proactively detect hidden hazards in your home. In many states, Chubb offers industry-leading Wildfire Defense Services and curbside hurricane damage assessments. We also provide emergency post-loss mitigation/restoration services through our partnerships with leading vendors.
10. **Solid financial strength.** Your home and possessions should be covered by a financially secure organization. Chubb earns the highest rating for financial strength from A.M. Best Company.

When life gives you the worst, that's when we give you our best.

Chubb Personal Insurance vs. the Industry Standard

HOW DOES YOUR POLICY MEASURE UP?	MASTERPIECE HOME AND CONTENTS	STANDARD HOMEOWNERS POLICY	WHY?
Does your policy offer a complimentary appraisal to estimate your home's replacement cost and help determine the right amount of coverage?	Yes	No	Most insurers don't offer a comprehensive appraisal of your home. This may mean you don't have enough insurance to recreate unique features in the event of a loss. Chubb offers complimentary appraisals for many of the homes that we insure. We note architectural details and interior features to estimate the replacement value and help you determine the appropriate amount of coverage, so you'll be prepared in the event of a loss.
Will you receive a free loss control evaluation of your home?	Yes	No	Most other insurers do not have a dedicated in-house appraisal staff. Chubb appraisers are highly qualified to assist with security and fire prevention advice and offer suggestions to reduce the risk of damage from wildfire, hurricanes and other causes of loss.
If your home is severely damaged by a covered loss and the cost to rebuild or repair exceeds your policy limit, are you prepared?	Yes	Limited	Most policies pay only up to the policy limit. Some policies extend coverage only up to 20%, and some impose penalties if your home is underinsured at the time of loss. In most states, Chubb's Extended Replacement Cost coverage extends beyond the policy limit, if necessary to rebuild your home.
Will it pay for upgrades to your home as deemed necessary by local/state/federal building codes?	Yes	Limited	Rebuilding your home may involve costly and mandatory upgrades. Many insurers limit coverage to as little as 10% of the building insurance amount. Chubb does not.
Will your policy provide the option to "cash out" if you decide not to rebuild or to rebuild in a different location after a total loss?	Yes	No	Many insurers require you to rebuild on the same location. If you choose not to rebuild or to rebuild somewhere else after a covered total loss, Chubb's cash settlement option entitles you to receive cash, up to the policy limit.
Are your belongings insured for the amount it costs to replace them today?	Yes (Deluxe and Standard Contents coverage)	Not Always	Some companies require you to replace each item before paying you in full. They may also factor in depreciation on items you elect not to replace. Chubb insures your belongings for the amount it costs to replace them today, without depreciation, up to your policy limit.
Will it cover comparable temporary housing for as long as it takes to rebuild your home?	Yes	Limited	If your home can't be lived in due to a covered loss, you may need a temporary residence. Typical policies limit coverage, often leaving you without enough insurance while you are relocated. Chubb offers generous coverage for the expenses to maintain your usual standard of living while your home is being repaired.
Will your insurer take proactive measures to prevent further damage to your home after a loss?	Yes	Not Always	Chubb's goal is to help restore your home as quickly as possible after a covered claim. Within 24 hours of notification of loss, we will contact you to assess the damage. We also offer 24/7 post-loss emergency services.
Will you be offered referrals to reputable specialists?	Yes	No	Unique in the industry, Chubb offers complimentary referrals to the <i>Masterpiece</i> Protection Network of pre-qualified service providers. While policyholders are not required to use these vendors proactively or following a loss, many of these providers offer discounts and priority service to Chubb customers.



P.O. Box 1615, Warren, NJ 07061-1615
www.chubb.com/personal

Chubb refers to the insurers of the Chubb Group of Insurance Companies. 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. Actual coverage is subject to the language of the policies as issued.

*Extended Replacement Cost coverage is capped in AL, CA, FL, HI, LA, MO, MS, SC, UT and WY. Chubb, Box 1615, Warren, NJ 07061-1615

Form 02-01-0477 (Ed. 9/08)