



Personal  
Insurance



## Top 10 Reasons to Insure Your Home with Chubb

- 1. World-renowned claim service.** Our highly-skilled claim service professionals are available 24/7 to respond quickly to a covered loss. Every effort is made to contact you within 6 hours of your report of loss, and in most cases we issue payment within 48 hours of a claim's settlement.
- 2. Extended replacement cost.** With Chubb's Extended Replacement Cost coverage, we pay what it takes to have your home repaired or rebuilt — even if the cost exceeds your policy limit.\*
- 3. Discounts.** Chubb helps you minimize your costs without compromising your coverage — through multi-policy discounts and additional savings opportunities for loyalty and a loss-free history. Ask your agent for details.
- 4. Cash payment option.** If rebuilding after a covered total loss doesn't make sense for you — or you'd prefer to build somewhere else — you can choose cash up to your policy limit instead. The same applies when replacing a covered item that has been lost, stolen or damaged.
- 5. Expert home appraisals.** Through our complimentary appraisal service, we help assess the proper amount of coverage for your home and family and offer personalized security and fire prevention advice to help keep you safe.
- 6. Temporary living expenses.** When you can't live in your home due to a covered loss or forced evacuation, we can help you find a comparable place to stay, and we'll cover the increase in expenses until you can go home again (includes pet kenneling).
- 7. Rebuilding to code.** If you choose to rebuild after a covered loss, we'll pay the added expense to bring it up to the current code — including new plumbing and wiring, if that's what's needed.\*
- 8. Industry-leading coverage.** We offer many industry-leading coverages and options, including family protection, which covers expenses for victims of kidnap and ransom, carjacking and other such crimes worldwide. Additional notable coverage options include Excess Liability limits as high as \$50 million, and Primary and Excess Flood Insurance.
- 9. Complimentary services.** Through the *Masterpiece*® Protection Network, we can refer customers to pre-qualified service providers. Our *Masterpiece* HomeScan<sup>SM</sup> uses infrared technology to proactively detect hidden hazards in the home. We also offer Chubb Wildfire Defense Services, emergency loss restoration services and curbside hurricane damage assessments in many states. Valuable identity theft coverage and services are also included with a Chubb homeowners policy.
- 10. Solid financial strength.** Your home and possessions should be covered by a financially secure organization. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard and Poor's, the leading independent analyst for the insurance industry.

For more information or to receive a quote, contact your independent agent or broker.

\* Extended replacement cost is capped in AL, CA, FL, HI, IA, MS, SC, UT, and WY. Rebuilding to code coverage and additional living expenses are capped in AL, CA, FL, HI, IA, MS, SC, UT, WA and WY.

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. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued. Coverage(s) and service(s) may not be available in all jurisdictions.

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