

## Case Study: Precautionary Measures coverage helps save clients' boat from a hurricane

When our clients bought their boat, they didn't think they'd need to purchase an extra set of fenders or dock lines. Two years later, as a hurricane was fast approaching the Northeast, they could have used those items to secure their boat. Thanks to our Precautionary Measures coverage, they were able to buy the additional lines and extra fenders they needed once the hurricane warning went into effect, and those costs were reimbursed as a covered claim.

**Location:**

Massachusetts

**Boat Type:**

32' pocket cruiser

**Cause of Loss:**

No loss, thanks to proactive clients and agent

**Coverage Showcase:**

Precautionary Measures Coverage

**Total Insured Value:****Property Coverage:**

\$67,500

**Precautionary Measures Limit:**

\$1,500

**Total Claim Payment:**

\$650

**Policy Type:**

Masterpiece Boat Select

**The Chubb Difference:**

Not all companies offer this type of precautionary coverage, and when they do, it may be limited to expenses incurred to haul your boat or yacht out of danger and often subject to a deductible. Chubb's Select form extends coverage to include the purchase of extra dock lines and fenders, and no deductible applies. The insured felt relieved knowing Chubb's Select coverage enhancements were in place to help protect their yacht during this stressful time.

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