

Ten reasons to consider Chubb flood insurance

When you're affected by flooding, Chubb is there to help.



A flood isn't just a natural disaster. Flooding is any external water that makes its way into your home. Like runoff of rainwater from a patio, driveway or walkway that enters the home.

Chubb even covers expenses that might not be top-of-mind.

01 Even if it's just property you own: While some policies only cover flooding events that impact multiple homes and acres, Chubb's flood policy covers those larger occurrences as well as losses to just your property.

02 High limits: Chubb offers coverage for up to a \$15M combined limit for building and contents.

03 Protection for the things in your basement too: Because water travels to the lowest point of your house, this policy will provide protection for your basement finishings and contents.

04 Additional coverage for living expenses: If you have to move out of your home while repairs are being made, you'll be kept comfortable, whether that's in a premium hotel or a similar home in your neighborhood and school district.

05 Replacement cost coverage: You can replace the details that make your house a home, from upgraded appliances to custom cabinets. This includes your household items and furniture as well.

06 World-class claims handling: Chubb simplifies the claims process, by assigning the same trusted Chubb homeowner adjuster to handle both your homeowner and flood claims.

07 Pay just one deductible for flood and homeowner claims: A flood claim and a homeowner claim at the same time, your flood deductible will be reduced by the amount you pay on your homeowner deductible.

08 Debris removal: If water leaves debris on your property after a flood recedes, this policy will pay up to \$250,000 to remove it.

09 Helping you prevent damage in the first place: If flooding is imminent, Chubb will cover the cost of sandbags or moving your property out of a flood warning area, up to \$5,000, without any deductible applied.

10 Loss Assessment Coverage: Living in a condo or co-op? While your unit may not be impacted by flooding, common areas may be, and your association can ask you to help pay for the damage. If the damage is caused by flooding, this policy can help cover the cost (\$50,000 for a non-deductible assessment and \$1,000 for a deductible assessment). What if your lobby is flooded and you can't access your unit on a higher floor? A Chubb flood policy can help offset any increases to your cost of living until you have access again.

Choosing Chubb Flood insurance means choosing coverage that helps keep you protected from water damage — both inside and out, all with coverage starting as low as **\$500 a year**.