

What claims have we seen lately?


Real-life examples of Chubb claims

Flood damage does not only result from large-scale severe weather events such as hurricanes or tropical storms. Instead, it may involve water coming into your home from a variety of external localized sources – like rainwater runoff that accumulates too quickly. It is essential that homeowners have adequate insurance coverage in place to protect against this type of destruction. Flood insurance can provide much-needed financial support for costly repairs and replacement of damaged property. The following examples illustrate the importance of having flood insurance and the significant costs that can be incurred in the event of a flood.

Uncovering hidden damage during storm repairs

Our client’s home was located in an area that experienced torrential rain and flooding, which caused the pool to overflow. Water flooded the home and the pool/guest house, which caused damage to electrical systems and security system. The home’s hardwood floors were also damaged due to the flooding and were replaced. During the repair process, it was discovered that the ducts developed mold due to the flood. Since the client had a Chubb Flood policy, we paid the costs for covered repairs including cleaning the ducts to ensure the safety of the family and the home.


A portion of the claim was not covered by the policy, which included the exterior drainage system, swimming pool, and landscaping damaged in the flood. However, Chubb supplied the client with a detailed letter explaining that she might consider applying for FEMA relief for the uncovered damages.

 Chubb claim payment: **\$215K**

Local storm aftermath leads to full home rebuild


Due to its proximity to a stream, our client’s property suffered extensive damage from a local storm, which caused water to overflow from the stream and enter the home and other structures. After realizing how much damage their home had endured from the storm, the client chose to tear down their home and rebuild. The client realized the importance of having flood coverage when they needed it the most.

During the rebuild of their primary home, the client chose to stay in their secondary home rather than a temporary residence near the primary home. In lieu of additional living expenses for a temporary residence, Chubb paid for the travel expenses incurred by the client to make necessary meetings at the primary home during the rebuild.

 Chubb claim payment: **\$846K**

Water seepage forces family to relocate during repairs

During a storm, water had entered the client’s home through the backdoor threshold, seeping under the hardwood flooring. Since the water had spread quickly and affected several rooms in the home, the damage ended up being extensive. Chubb worked with the client in timing the repairs to accommodate the child’s school schedule and help reduce the stress of the process. Additional living expenses were incurred as the client had to be out of the home during repairs. A partnered relocation vendor was engaged to assist the client in finding suitable temporary housing. The client understood the significance of being well-insured with a flood insurance policy.

 Chubb claim payment: **\$119K**

For more examples demonstrating the value of Chubb’s claims difference, please reach out to your local Regional Claims Executive or visit

www.chubb.com/agentmarketing