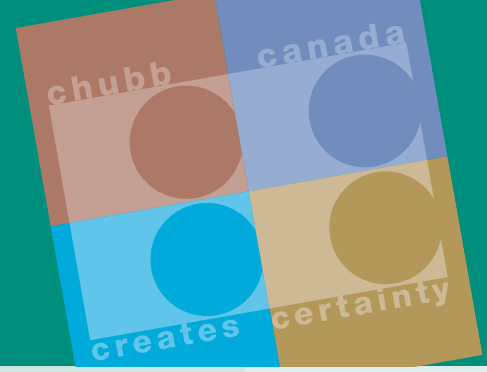


# Chubb's Claims Service Pledge



Chubb is committed to providing the highest standard in customer service for its clients. Our Claims Service Pledge is designed to ensure you experience a high degree of customer satisfaction during the Chubb Claims handling process.

## Accessibility:

We believe full accessibility is critical to ensuring your claim is attended to in an efficient and professional manner. Consequently, we will:

- Be on call 24 hours a day, 7 days a week
  - Simply call us at 1-800-532-4822 or
  - Email us at [canadian-claim-reports@chubb.com](mailto:canadian-claim-reports@chubb.com)
- Assign your claim to one of our adjusters who will contact you the same business day
  - Any calls will be returned the same business day
- Notify your broker of your claim.
  - While your claim is in process, the adjuster will provide you with updates
  - We encourage you to call or email your adjuster at any time
- Respond in detail, by phone or writing, to all written customer enquiries within 2 business days

## Home Claims Service:

When your home is damaged and uninhabitable by an event covered under your Deluxe Masterpiece<sup>®</sup> Policy, we will:

- Arrange emergency accommodation for you and your family within three hours
- Maintain regular communications with the contractor to confirm the property has been secured
- Contact you within twenty-four hours and coordinate next steps
- Arrange funds, if required, as an advance against your settlement

In the event of water damage, fire or other serious peril, which requires emergency services, we will:

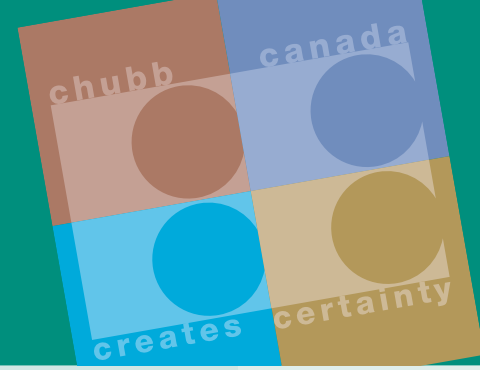
- Initiate emergency action even before the Chubb adjuster arrives
- Recommend a preferred contractor to take critical steps such as boarding, tarping, dehumidifying
- Arrange a joint inspection, on occasion, with you and your contractor of choice
- Confirm the cause of loss and verify that there is no additional damage
- Commence any necessary emergency and clean up services
- Photograph and create diagrams of affected areas and extent of damage
- Provide a detailed specification of affected materials, including the quality and type of items damaged (carpet, flooring, wall covering, roofing, lighting, etc.)
- Determine whether the damage is repairable or replaceable

If your contents are damaged or stolen from your home we will:

- Request a detailed description of each damaged item and, where necessary, validate items upon inspection
- Work together with you and the contractor to package and protect any undamaged contents



# Chubb's Claims Service Pledge



## Motor Vehicle Service:

As part of Chubb's Valet Service<sup>1</sup> for your motor vehicle claim, we will:

- Provide a quality rental vehicle during the repair
- Pay for your taxi after you deliver your vehicle to the body-shop and after you collect your repaired vehicle
- Make all of the necessary repair arrangements for you
- Keep you fully informed of the progress of those repairs
- Repair the vehicle with original parts from the manufacturer
- Within 5 business days of the repair, we will assess your level of satisfaction
- Within 3 working days of agreeing to settle, we will issue a cheque to the location of your choice

Chubb Vehicle Appraisers are qualified motor vehicle repair trades people. The quality of workmanship and the materials authorized in the repair of your vehicle will be guaranteed for the life of the vehicle.

## Claim Settlement:

We will make every effort to bring closure to your claim with a high degree of service, respect and forthright communication. As part of our commitment, you will receive detail of your settlement including:

- A list of the items for which we are paying
- An explanation as to the type of payment made (i.e. dwelling, contents, additional living expense coverage)
- Documentation in plain language
- Applicable coverage limits or exclusions

The quality of workmanship and the materials used in any repair or rebuilding of your home will be guaranteed for two years, if we have arranged and authorized the work

## Recovery:

If a third party caused or contributed to your covered claim, we will pursue recovery from that third party with our first priority being to recover your deductible.

## Personal Information:

We value the personal information you give us and will take all reasonable precautions to prevent unauthorized access to that information. We will:

- Not give your personal information to any other organization for their marketing purposes
- With your help, keep your personal information accurate, complete and up to date
- Provide you with access to inspect your personal information in our file, with some confidential exceptions

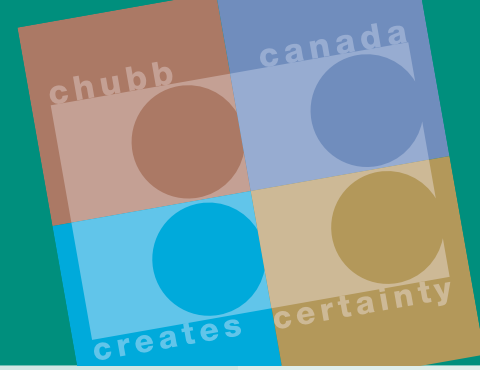
## Customer Advocate and Appeal Process:

Chubb endeavours to resolve all disputes quickly and fairly. We maintain a free and accessible internal customer appeals service at 1-800-532-4822, ask for our Customer Advocate, Lisa Telford. If we are unable to resolve your concerns at this stage, you can pursue Chubb's Customer Advocate and Appeal Process outlined on the Contact Us page of [www.chubbinsurance.ca](http://www.chubbinsurance.ca).

<sup>1</sup> Not available in all provinces



# Chubb's Claims Service Pledge



## Frequently Asked Questions:

### How do I file a Claim?

If a loss occurs, prompt claim reporting makes all the difference. To report a claim within Canada, please contact your local Broker first. Your Broker will either report the claim to [canadian-claim-reports@chubb.com](mailto:canadian-claim-reports@chubb.com) or contact us at 1-800-532-4822.

### Is it okay to start cleaning up before Chubb sees the damage?

Yes, please mitigate your loss to prevent further damage to your property. Retain any personal property for inspection or obtain photographs as needed. Retain the source of the loss (the broken pipe or faulty fixture) for possible recovery against at-fault parties or as otherwise directed.

### How do I find a contractor?

We can refer a contractor to meet with you through our Preferred Vendor Program, which is a network of qualified professionals.

### What is Chubb Claim's Preferred Vendor Program?

Chubb continues to look for opportunities to deliver exceptional claims service to our customers. Through a network of pre-qualified vendors, our adjusters are able to recommend "Chubb preferred" service providers for post-loss emergency mitigation (e.g. water extraction, drying and dehumidification, board-up, roof tarping, etc.) and subsequent repair or restoration. This offering is a value added service, however, you will always have the ultimate choice.

Our technical strength and high customer satisfaction are a direct result of the talents of our Chubb Claims team and our commitment to client service. Our Claims pledge is our service commitment to you.

For information about Personal Lines Claims, we welcome you to contact any of the following:

**Lisa Telford**

AVP Property & Claim Service

(416) 359-3222 ext. 4457

**Derek Kea**

Unit Manager, Field Operations

(416) 359-3222 ext. 3155

**Ivana Porterfield**

Unit Manager, Claims Service Centre

(416) 359-3222 ext. 3278

**Maryann Di Leo**

Team Lead, Claims Service Centre

(416) 359-3222 ext. 4741



[www.chubbinsurance.com](http://www.chubbinsurance.com)

**CHUBB INSURANCE** Chubb Insurance Company of Canada

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Atlantic Indemnity, Ltd., Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compania de Seguros S.A., Chubb de Chile Compania de Seguros Generales S.A., Chubb de Mexico, Compania Afianzadora, S.A. de S.V., Chubb de Mexico, Compania de Seguros, S.A. de S.V., Chubb de Venezuela Compania de Seguros C.A., PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued.

