



# Platinum Home

Premium cover for your home  
and valuables

CHUBB®

## Platinum Home

Premium cover for your  
home and valuables

Platinum Home is Chubb's comprehensive domestic home and contents offering. Designed from the ground up, Platinum Home provides comprehensive cover for your client's home and valuables. With a range of new to Chubb benefits - Cyber, Premium Protect and Emergency Home Assistance - Platinum Home offers extensive customer value with the comfort of knowing you're backed by Chubb's award-winning claims service.

## **Value Proposition**

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Platinum Home is a premium product developed for professionals and established households. Platinum Home aligns with the Chubb brand and market leading service proposition; one of quality, dependability, financial strength, and technical proficiency.

This product has been purpose built for:

- Owner occupied properties, including your holiday house;
- Free standing homes, semi-detached homes, town houses, terrace homes;
- Contents in apartments and units; and
- Valuable articles.

The following are some of the many features and benefits of Chubb Platinum Home.

## **Cyber Coverage**

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A first for Chubb in Australia as a standard inclusion in personal home insurance and at a time when cyber-attacks are on the rise.

- Providing cover and benefits for cyber-attacks such as - extortion, cyberbullying and breach of personal information, and financial loss.
- Chubb will reimburse you for expenses incurred or for a direct financial loss up to a Cyber aggregate limit.
- With 24/7 support, a cyber specialist will be able to quickly respond to any online threat.

## **Emergency Assistance**

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In an emergency, Chubb will provide you access to our panel of specialist service providers such as plumbers, locksmiths, electricians, air conditioning professionals, glaziers or any specialist needed to ensure your property is safe. Our Chubb Assistance hotline is available 24/7 and we will pay up to \$300 towards the costs of 'emergency call out charges' for up to two call outs per insured location per policy period.

## **Premium Protect**

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A new benefit for domestic home insurance, covering your Chubb Platinum Home policy premium, up to five renewals, in the event you or your spouse suffers a bodily injury resulting in accidental death or permanent disablement.

## **Worldwide Cover**

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Cover for contents while temporarily removed from your location to anywhere in the world. We will also cover newly purchased contents anywhere in the world, for example while you are away on holidays\*.

## **Valuable Articles**

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Platinum Home offers customers an optional additional cover for either blanket or itemised valuable articles that may include jewellery, fine art, wine and collectibles.

## **Environmental Upgrades**

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- If your fridge, freezer, washing machine, dryer or dishwasher has less than a 4-star energy rating, we will replace these items to a minimum 4-star rating in the event that we agree to pay a claim in respect of those items.
- In the event your building is totally destroyed due to an insured event, Chubb will pay up to \$5,000 for any combination of installing a rainwater tank, solar panels, hot water exchange system or water recycling system.



## Other Policy Highlights\*

Covers physical loss or damage	Repair, replace or rebuild up to sum insured for your house, contents and valuables.
Flood	Cover is automatically included, subject to the terms and conditions of the policy.
Catastrophe buffer	Up to 30% above the building sum insured in the event of total loss from a named event.
Replace undamaged components to match	Up to \$10,000 to replace materials used in repairing or replacing your House or Contents, in order to match.
Removal of debris	Necessary and reasonable expenses which you incur to demolish and remove the damaged property at your location.
Additional living expenses following a covered loss	Necessary and reasonable additional expenses, including temporary accommodation. Accommodation for pets up to \$5,000. Essential clothing and toiletry items up to \$1,500 (in the event of a forced evacuation or denial of access).
Emergency repairs	Necessary and reasonable expenses for emergency repairs to protect your house or contents from damage.
Emergency preventative measures	Up to \$1,000 for costs incurred to mitigate a potential claim caused by storm, flood or bush-fire.
Landscaping	Up to \$5,000 to cover trees, shrubs, plants and lawns against certain perils.
Lock replacement	Up to \$5,000 if keys have been lost or stolen keys
Modification costs following permanent disablement	Up to \$25,000 to make modifications to the location.
Tree removal	Up to \$5,000 to remove trees which have fallen or trees threatening to fall and cause damage against certain perils.
Personal liability	Up to \$20,000,000 to cover legal liability for personal injury or property damage.
Identity fraud expenses	Up to \$10,000 to the extent that the Identity Fraud was a result of the physical theft of your Personal Information.
Credit card liability	Up to \$5,000 if your card is lost or stolen to cover any legal liability from unauthorised use of the card.
Golfers hole in one	\$500 for expenses incurred to purchase food or drinks at a golf club following a hole in one in an official round.
Cyber bullying and breach of personal information	Up to \$2,500 for expenses incurred as a result of a Cyber Breach of Personal Information or Cyber Bullying occurrence.
Cyber financial loss	Up to \$5,000 for expenses incurred as a result of a reported and verified Cyber Financial Loss.
Cyber extortion	Up to \$2,500 for expenses incurred as a result of a Cyber Extortion Occurrence.
Premium Protect	Next 5 renewals up to \$10,000 per renewal.
Emergency Home Assistance	2 call outs per year up to \$300 towards the costs of the 'emergency call out charges'.

\* This document provides a high-level summary of Platinum Home and does not include all product benefits or key exclusions. The cover under Platinum Home is subject to terms, conditions, limits and exclusions. To decide whether this product is right for you, please ensure you read the full Platinum Home Product Disclosure Statement and Policy Wording for details of the product and cover provided.

Any advice provided is general advice only and does not consider your objectives, financial situation or needs. While reasonable care has been taken in summarising the coverage under the Policy, Chubb accepts no liability or responsibility whatsoever for any loss or damage which may arise from reliance on this coverage summary. The content of this document is current as at 21 May 2019 and may be subject to change.



### About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au).

### Contact Us

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#### Want to learn more about Platinum Home?

Please email the team at [aus.platinum@chubb.com](mailto:aus.platinum@chubb.com)

Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) is the insurer and issuer of Platinum Home.

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