Protect your house, so it always feels like home.

Chubb North Carolina Homeowners Insurance

Protecting the details that make your house your home

97%

of Chubb clients who had a claim paid were highly satisfied with their claims experience.

Whether you're in a new house or have lived there for years, we understand the care and effort it takes to turn a house into your home. And we want to make sure you always feel at home, even if something happens and you need to repair, replace or rebuild.

Right from the start, you'll see that Chubb is different. We don't simply process claims. We look for ways to prevent damage from happening and go out of our way to make the claim process easy for you if something happens to your home.

At Chubb, you're more than a claim. You're our client.SM

We look for ways to say yes.SM

If you experience a claim, we make sure you're made whole again quickly.

We look for ways to do more.SM

We provide comprehensive protection to suit your unique needs, and work to prevent issues from happening in the first place.

Let us raise your expectations of what insurers can deliver

Keep in mind: All these services are complimentary for Chubb clients.

Chubb Property Manager Service

If you own a second or seasonal home in certain hurricane prone regions, Chubb Property Manager Service can help you keep watch from miles away. If hurricane force winds impact your community, we'll send a professional to inspect your property as soon as it's safe, and provide a full report to you. We may arrange for urgently needed repairs or even open a claim with your permission. With Property Manager Service, what used to take weeks may now only take a few hours.

Identity Management Services

We can even help protect your identity. We provide complimentary Identity Management Services in select states, which can help stop identity theft before it happens and simplify recovery if it does. If your identity is compromised, our vendor will assign a dedicated fraud specialist to see you through every stage of the crisis. If critical documents are destroyed in a disaster, we can help you replace them fast.

We look for ways to say yes

You won't hear us say, "that's good enough."

After severe winds caused several trees to fall on a client's garage, damaging not only the garage but a car parked inside as well, Chubb stepped in to help. The client called his Chubb adjuster, and she immediately approved an estimate for tree removal. When the client needed to rebuild his garage, Chubb provided suggestions for a contractor, and within 48 hours, the client received his check in the mail to begin repairs.

Responsiveness is a top priority

In 98% of all Chubb Masterpiece property insurance claims, our claim adjusters make contact within six hours or less of the initial report. Our claim adjusters have the authority to pay claims, but can't deny a claim without a manager's approval.

You won't hear us say, "that's good enough"

We replace all the details that turned your house into a home, from upgraded appliances to custom cabinets, flooring or carpentry. Plus, we'll replace upgraded appliances based on the exact or similar model available. You're always free to use your own contractor, or we're happy to provide pre-qualified referrals.

When you're at your worst, we're at our best

If you need a place to stay during repairs, for example, we'll help you find the right place based on where you'll be most comfortable, whether that's in a premium hotel or a similar type of home in your neighborhood and school district.

We look for ways to do more

You'll benefit from our focus on prevention and protection

With most properties, we'll send an experienced Risk Consultant with expertise in evaluating homes like yours to your door. Careful observation will be the first step. The architecture will be documented; details will be catalogued, measured, and photographed. And it's all complimentary for Chubb policyholders.

We use advanced technology to detect problems fast

HomeScans'® advanced technology scans walls and ceilings with infrared waves, looking for temperature variations of just one degree. Hot or cold spots point to problems hidden inside. Complimentary for Chubb policyholders, HomeScan® can reveal leaks, missing insulation, and faulty electrical connections before damage happens.

A complimentary service to keep your home safe

In many states, we help clients prepare before wildfires start, warning them when fires come close, and contracting with certified wildfire fighters to help save Chubb homes when they're threatened. Complimentary for enrolled policyholders, Chubb Wildfire Defense Services may be the reason many Chubb homes are standing today.

When you're at your worst, we're at our best, always treating you with empathy.

When a client and their family returned home from a weekend getaway, they discovered that a pipe had frozen in the attic and caused severe water damage. The client and her family needed to find temporary housing. To ensure they stayed comfortable, Chubb was able to find a rental in their school district, so the couple's two children could get to school easily each day.

Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed that had a claim would recommend Chubb to a family member or friend:

1 Fast claim service

Contact within 24 hours of loss report.

Payments issued within 48 hours of settlement.

24/7 emergency services available.

2 Need more, get more

With our extended replacement cost feature, we'll extend your coverage beyond the policy limits if you need to rebuild or restore your home after a loss.

3 Paying the mortgage

After a covered loss, we will make your mortgage payment during the restoration period for up to one year.

4 Bring it up to code

If you're rebuilding after a loss, we'll pay for you to bring the damaged areas of your home up to the current code, including electrical and plumbing up to your policy limit.

5 Live in comfort

We'll help you find comparable temporary housing and pay the difference in expenses until you can go home again.

6 Replacement value

We'll insure your belongings for the amount it costs to replace them, without depreciation, up to your policy limit.

7 Complimentary services

Referrals to pre-qualified service providers.

Proactively detect hidden moisture and fire hazards. hurricane damage assessment.

8 Don't get all wet

We cover water backup from interior sewer and drains, up to $50,000.

9 Premium discounts

By combining your insurance, such as home and valuable articles, you may be eligible for considerable savings on your premium.

Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Home assessment service	✓	○
Complimentary industry-leading services: Preferred Services Provider Network, HomeScan®	✓	○
Exceptional claims servce with contact made within 24 hours of first notice of loss	✓	○
Extended Replacement Cost	✓	○
Additional living expense	✓	○
Primary mortgage expense	✓	○
Rebuilding to code	✓	○
Replacement value for contents	✓	○
Water back up of interior sewers and drains included, up to $50,000	✓	○
Deductible waiver on losses over $50,000 not subject to a special deductible	✓	○

For more information

Please contact your agent or broker or visit

www.chubb.com

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

Chubb. Insured.℠