

CHUBB®



Claims Stories

Burst pipes, leaks, malfunctions, and other internal water claims can wreak havoc on your home, causing extensive damage and financial strain. But here's the good news: with the simple addition of a leak detection device, you can easily mitigate the potential devastation. The following real-life claims examples demonstrate how a simple preventive measure can help save you from the headache and expense of extensive repairs.

Client wakes up to nightmare leak situation

In the middle of the night, our client was jolted awake by the sound of running water. It wasn't a soothing shower or a running faucet – it was a burst pipe under the kitchen sink. Panic set in as water gushed, rapidly flooding the kitchen, dining room, and even the basement, eventually leaving everything submerged in one inch of water. The damage was extensive, impacting expensive French limestone tile flooring, painted walls, baseboards, custom wood cabinetry, precious furniture, drapes, and cherished belongings.

Our client requested a preferred vendor referral, and within the same day of receiving the claim, our vendor was at the client's home, starting the mitigation process. This incident served as a wake-up call, prompting our client to install a leak detection device to prevent future disasters.



Total loss paid: **\$950K**

Sprinkler system malfunction devastates unattended home

An automatic sprinkler system malfunctioned while our client was away on a business trip and his home was unoccupied. When the housekeeper arrived at the home, she discovered that water had been spraying throughout the house continuously for three days. As a result, there was extensive damage in almost every area of the house, including the wood flooring, custom cabinets, plaster, paint, lights, and electrical systems.

Given the severity of the situation, the family of five and their two dogs required additional living expenses. Our team found them a temporary living situation within the same city to accommodate their needs. They also asked our team for recommendations on a leak detection system to avoid this type of devastation in the future.



Total loss paid: **\$3.7M**

Distressing water damage discovery

Neighbors noticed water flowing from the garage of our client's secondary home while the client was away. Our client immediately arranged for a disaster restoration company to gain access to their home. The company found water damage throughout the entire home, primarily affecting the first floor. Custom interior finishes, including upgraded paneling, wood flooring, and cabinetry, were damaged, along with the carpet, drywall, and paint. The leak stemmed from a hot water heater on the third floor where the expansion tank forcefully detached from its connection pipe, causing water to flow freely throughout the entire house. The damage on the expansion tank indicated there had been a slow water leak over a long period of time, which caused corrosion and eventually led to the connection failure. If our client had a leak detection device installed, they would have received notification of the leak and been able to stop it sooner, causing less damage to their vacation home.



Total loss paid: **\$1M**

For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing