

CHUBB®


Claims Stories

When it comes to safeguarding your boat or yacht against any potential losses that may arise, having a trusted insurer like Chubb is crucial. Our comprehensive coverage and tailored policies are designed to help protect and keep your cherished vessel secure—even when it isn't cruising in open seas. The following real-life situations exemplify our unwavering commitment to transform complex boating losses into exceptional client satisfaction and unparalleled peace of mind.

Rocky mishap with client's boat

While our client was out on his boat, he misjudged the distance needed to clear some rocks, causing the boat to brush against them. Our client initially did not think much of it; however, the marina later discovered the boat was taking on water and quickly hauled it to shore.

Chubb promptly hired an experienced surveyor to assess the boat's condition, and it was deemed a total loss. There was extensive damage on the forward bottom of the hull, which resulted in significant interior water damage. After we settled the claim, our client expressed satisfaction with the process, finding it straightforward with excellent communication from Chubb and a prompt payment.



Chubb claim payment: \$60K

A squirrely situation approaching boating season

During the off-season, our client's boat sat dormant on their property. As boating season approached, our client decided to do a quick inspection of the vessel. When they lifted the cover, a mischievous squirrel darted out, leaving behind visible signs of its presence—chewed covers and seats.

Using the client's detailed photos, we were able to conduct a thorough investigation to assess the damage. Our experienced adjuster swiftly provided our client with a fair and accurate repair estimate so that the damaged cover and seats could be replaced. The client called the experience "quick and seamless."



Chubb claim payment: \$2.5K

Boating repair surprises

Our client received an urgent call from their marina about their boat being underwater. An examiner determined our client did not properly secure the lift that lowers the vessel into the water.

During the repairs, there was an unexpected issue with starting the engine, which required additional repairs. A Chubb adjuster confirmed the connection between the initial loss and additional repairs and provided a supplemental estimate for the newly found damage. The added cost of the new repairs ultimately led to the boat being declared a total loss. Our client praised our Claims team for providing prompt and professional service throughout the entire process.



Chubb claim payment: \$46K

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

www.chubb.com/agentmarketing