

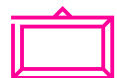
## Case study: Greg and Judy

### Highly successful working family in Brooklyn, NY

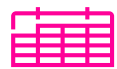
Greg and Judy are working professionals in their mid-40s, with two children in elementary school.



Own a brownstone in the Park Slope neighborhood of Brooklyn, NY, and a weekend home in the Hamptons.



In their spare time, enjoy serving on the board of several nonprofits and growing their collection of fine art and wine.



Given their busy schedules, employ a family cook, housekeeper, nanny, and gardener.

# Chubb protection recommended for Greg and Judy



## Home

Greg and Judy take great pride in the hand-selected custom details throughout their two homes—from the imported tile in the bathrooms to their custom cabinetry, they know that Chubb will carefully replace each detail should anything happen.



## Valuables

Together, Greg and Judy have been collecting wine and fine art for the last 11 years. With Chubb's Valuables policy, they benefit from comprehensive protection for these special possessions, along with flexible appraisal requirements and convenient, automatic coverage for new pieces they bring home.



## Excess (Umbrella) Liability

They love the meaningful work they do as members of the board for several nonprofit organizations, but Greg and Judy realize their work can open them up to unwanted liability. They rest easy knowing that their Excess Liability coverage protects them against the unexpected costs of a lawsuit or accident, so they can continue doing what they love.



## Auto

When they're not working, Greg and Judy like to relax with their children at their place in the Hamptons. Since they spend hours each week in the car, going to and from the beach, they are happy that they have Chubb auto insurance to keep them safe on the road, provide rental coverage for up to \$15,000 with no per-day limit if they need it, and allow them to choose which body shop to use if they get in an accident and need repairs.

## Services available at no additional cost

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Based on their total annual premium, Chubb recognizes Greg and Judy as "Signature" clients, which entitles them to an even higher level of service and additional complimentary benefits and services.

### In-House Valuables Specialists

To ensure both collections stay safe for years to come, Greg and Judy take advantage of Chubb's complimentary stewardship guidance. Chubb's specialists consult on the packing and transit of their fine art, as well as proper cellar management to protect their wine.

### Personal Staff Management

When the couple's nanny of three years left to attend graduate school, they turned to Chubb to help them run secure, comprehensive background checks on possible replacements. Through Chubb's relationship with workplace risk experts, Greg and Judy had comprehensive resources at their fingertips throughout the hiring process and at any point when they have questions regarding the professionals they employ.

### Chubb Property Manager

Even though they live relatively close to their weekend/summer home, Greg and Judy feel good about having Chubb Property Manager to back them up. If a storm hits their home on the coast, they know that Chubb will be there to conduct a home inspection, produce a property condition report, and work quickly to file a claim or initiate short-term repairs for them.

Chubb. Insured.<sup>SM</sup>

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## Case study: Maria

### Recently successful in Buckhead, GA

Single and in her early 30s, Maria was one of the first employees of a biotech company that recently had an IPO.



Owns a condo in the Atlanta area, which she's set up with various smart home devices.



Just splurged on a luxury crossover SUV that she enjoys driving to local national parks and the beach on weekends.



Works with an advisor to put her newfound wealth to good use and save for retirement.

# Chubb protection recommended for Maria



## Condo

Maria wants to make sure her home and its contents are protected, so she purchased condo/co-op insurance. The policy will cover the full cost of her condo and her belongings in the event of a fire, water leak, or another unexpected event.



## Excess (Umbrella) Liability

As Maria's wealth grows, she has more to protect. She hadn't really thought about liability insurance before, but now sees it as an extra layer of coverage to fit her lifestyle. The policy also helps protect her future earnings, as potential lawsuits could lead to garnished wages.



## Auto

Maria's new \$50,000 car is her ticket to the outdoor life she enjoys in her free time. Because Chubb offers Agreed Value, she can replace her new car with a new car if needed. She can also protect herself with uninsured/underinsured motorist limits up to \$10 million, and rest easy knowing her car will be repaired the right way if she's in an accident, because Chubb insists on Original Equipment Manufacturer (OEM) parts and procedures.



## Cyber

Like many people her age, Maria grew up with electronics, and it was only natural that she set up her condo as a "smart home." Maria understands how easily a cyber criminal could hold her data for ransom, disrupt her home, or hack into her email. That's why she purchased cyber insurance from Chubb, so she'll have the protection and help she needs if something happens.

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## Case study: Kyle and Lin

### Busy parents in Littleton, CO

Kyle and Lin are a couple in their early 40s who have five-year-old twins.



Own a four-bedroom home on the outskirts of Denver.



Have a pool in the backyard, which is a big hit with the twins and their friends.



Focused on saving for the twins' college and continuing to build their retirement nest egg and home equity.

# Chubb protection recommended for Kyle and Lin



## Home

To protect their home and possessions, Kyle and Lin purchased homeowner's insurance from Chubb. They know that if something happens to their house, they can expect a quick response from their claims adjuster and they'll be made whole again, quickly and without hassle. Chubb will replace all the details that make their house special, including the custom built-ins, flooring, and lighting that add such character to their home.



## Equipment Breakdown

To keep their home running smoothly in the event of system breakdown, they purchased Chubb's Equipment Breakdown coverage as a supplement to their homeowner's policy. It gives them peace of mind knowing they're covered if the motor on their industrial refrigerator suddenly breaks or their pool heater malfunctions.



## Excess (Umbrella) Liability

Just like planning for retirement or saving for college tuition, umbrella liability insurance should be an important part of Kyle and Lin's financial plan. An umbrella policy responds if the underlying liability limits of their home policy aren't enough to cover the unexpected costs of a lawsuit or accident. Because Kyle and Lin have a pool, and the twins like to have their friends over to play, an umbrella policy with limits of up to \$10 million would protect them if an accident occurs.

## Services available at no additional cost

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### HomeScan

As an added benefit of having Chubb homeowner's insurance, Kyle and Lin can have their home scanned using an infrared system that detects leaks, missing insulation, and faulty electrical connections—all to keep them safe and prevent issues from happening in the first place.

### Wildfire Defense Services

Because Kyle and Lin live in an area that is prone to wildfires, they can sign up for Chubb's complimentary Wildfire Defense Services. If their home is threatened by wildfire, professional wildfire firefighters will be deployed to defend it. They will even come before the fire to help Kyle and Lin prevent damage and after to assist in cleanup.

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## Case study: Shawna and Darrell

### Close to retirement in Minneapolis, MN

Shawna and Darrell are a couple in their early 60s. Their two children have grown and left home.



Live in a three-bedroom home in a suburb of Minneapolis, and own a seasonal home on the coast of Florida.



Own several luxury cars and a yacht, which is harbored near their Florida home.



Nearing retirement, they're thinking ahead to the next stage of their lives and spending more time in their seasonal home with their children and their families.

# Chubb protection recommended for Shawna and Darrell



## Home (Primary & Seasonal)

Shawna and Darrell love their homes in Minneapolis and on the coast of Florida. They know that with Chubb homeowner's insurance, if something happens to either home, Chubb will replace it down to the details that make it special, including custom cabinets, hardwood floors, and upgraded appliances. And, if they experience water damage due to frozen pipes or backup of interior sewers or drains, they're covered for that too.



## Flood

While they may experience flooding from hurricanes or tropical storms in their coastal Florida home, their Minneapolis home and finished basement may be more susceptible to flooding due to torrential rain. That's why they carry flood insurance on both houses.



## Excess (Umbrella) Liability

Liability insurance is an important part of Shawna and Darrell's long-term financial plan. They've chosen to purchase an added layer of liability coverage above the limits of liability that their homeowner's policy provides to make sure they're able to protect everything they worked so hard to achieve.



## Auto

Shawna and Darrell expect to continue to be active and always on the go in retirement. With Chubb insurance, they know that their safety comes first. So, if they are in an accident, their car will be repaired the right way, using Original Equipment Manufacturer (OEM) parts and procedures, and they'll have their choice of mechanics and body shops.



## Recreational Marine

With Masterpiece® Yacht Select, they know they have some of the most comprehensive protection available, including precautionary measures protection, which provides coverage for the costs of moving the yacht out of harm's way if a hurricane, tropical storm, or marina fire threatens their yacht.

## Services available at no additional cost

### Chubb Property Manager

Since they don't live at their coastal Florida home full time, Shawna and Darrell worry about the damage tropical storms and hurricanes might cause while they're away. That's why they enrolled in Chubb Property Manager, a complimentary service that can assist them in conducting home inspections, providing property condition reports, and filing claims if their home is damaged by hurricane-force wind.

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