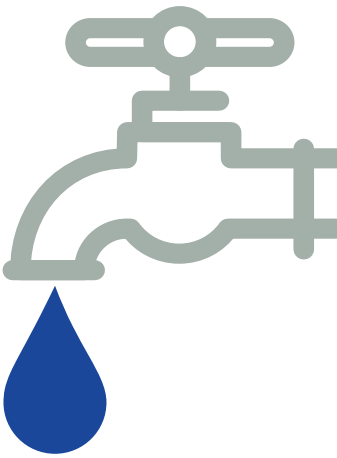


As we move through another quarter, our focus on non-weather water losses and the stress and disruption they can cause our mutual clients remains unwavering. In addition to an increase in the frequency of such losses over the last 5+ years, we continue to see startling severity.

Welcome to our second, quarterly communication highlighting five large, non-weather water loss claims experienced by our clients that have either recently occurred or closed. Our Claims teams have responded in typical Chubb fashion; however the nature of these losses has meant an extensive repair period and the need for our clients to live elsewhere.

Remember, automatic water shut-off devices are the most reliable way to keep our clients from experiencing such disruption in the first place. Be sure you're doing all you can to recommend the installation of these devices to your clients, so they can avoid losses like those below. They'll usually qualify for a policy credit too.



Soaked electronics: *Approx. \$2.5M*



A pipe burst on the second floor of the home, directly impacting the closet housing all of the electronics for the house, as well as wood flooring and finishes for the first and second floors.

- Contents damage occurred in the master bedroom, living and storage areas.
- The extent of the damage required the client to live elsewhere for nearly twelve months.

A leak sensor with no water shut-off: *Approx. \$2M*



Our clients were out of town about a day when a faucet supply line in their third floor bathroom split and separated, causing extensive water damage throughout the home's interior finishes and contents.

- The client's security company received an alarm signal that it had detected water. A security guard was dispatched who turned off the home's main water valve.
- The client's central station alarm system included a water sensor; however the sensor was not also connected to an automatic water shut-off component. Therefore a significant amount of water was released in the time it took for the security company to be dispatched and to arrive. Based on the damage, it appears the water had been running a few hours.

Everything *and* the kitchen sink: *Approx. \$1.5M*



A water supply line under the kitchen sink failed and burst.

- Water flowed throughout the single story home resulting in significant water damage to much of the floor plan's interior finishes.
- The house is not habitable during restoration and the client is living in a furnished rental for up to nine months.

Washing machine mess: *Approx. \$2.4M*



A supply line to a second floor washing machine failed causing extensive water damage throughout multiple floors of the home.

- While damage to contents was minimal, damage to flooring, drywall, and finishes was significant.
- The house will not be habitable during up to eight months of restoration, requiring the clients to live elsewhere.

While you were away: *Approx. \$2.4M*



While our client was away a supply line to a master bathroom toilet failed causing water to run for an extended period.

- Water impacted the master bath and bedroom on the second level, then traveled down to the main level and impacted most of the area.
- It damaged wood floors, tile, drywall, custom moldings, kitchen and bath cabinetry, contents, and more.
- The clients were required to live elsewhere for nearly twelve months.

While the average industry water damage and freezing claim is about \$10,000*, large losses like these happen all too often to the successful individuals and families we strive to protect. Make sure your clients know that the installation of a whole home, automatic water shut-off device may help save them from these kinds of headaches.

For more on the non-weather water issue, including tips on preventing water damage, [click here](#) to access our Water Resource Center. Your Chubb Business Development Manager is always available with even more information.

*According to the Insurance Information Institute

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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