



Chubb Claims Provides Full Service during COVID-19

As we navigate the challenges of this new world we live in, know that Chubb is here for you and your clients. We created a comprehensive Frequently Asked Questions guide (below) to answer questions you may have regarding Chubb's Claims service during this rapidly evolving situation.

Your Chubb team is ready and able to assist you and your brokerage. Let us know if you need help, your situation changes or your clients need special assistance.

As always, thank you for the trust you place in Chubb. Please stay safe and healthy.

Sincerely,

A handwritten signature in black ink, appearing to read "Laila Brabander".

Laila Brabander
Senior Vice-President and Head of Claims
Canadian Region, Chubb

Claims Frequently Asked Questions

What happens after a homeowner's claim is reported?

Soon after a claim is reported, a Chubb claim professional will contact the client for more information and help them understand the claim process. Typically, we would have an adjuster inspect the property to assess the damages. However, for the safety of our clients and adjusters, we now conduct most of our initial assessments remotely, using readily available technologies. In instances where there is a need to further assess the damages, the claim professional will arrange to visit the home or property as soon as possible, taking appropriate cautionary measures in the COVID-19 environment.

Will Chubb conduct home claim damage assessments during this time?

Chubb will continue to conduct claim damage assessments. However, our top priority is your safety and the safety of our claims professionals, while still resolving your claim as quickly as possible. As such, Chubb is offering alternative damage assessments for all clients in North America, using readily available technologies proven to be effective and efficient. We have successfully conducted several of these "stay-at-home" practices since they have been put into effect.

How does an alternative damage assessment work?

We are working with clients and their brokers in whatever way they feel most comfortable, such as:

- Using mobile phone communications, clients can share and exchange information with our claim professionals including photographs via text messaging and/or email;
- Our claims professionals are able to conduct virtual walkthroughs using mobile applications such as Facetime also through the use of mobile phone communications;
- For claims requiring immediate professional mitigation, we are leveraging our Claims Vendor Network to relay loss information and provide photos and estimates, when possible, in lieu of a physical home inspection. This enhances our clients' safety, the safety of our employees, as well as assists in resolving the claim.
- For large, complex losses, we work with our clients to employ appropriate virtual and on-site inspection methods that balance the necessity for a more detailed inspection and assessment with health and safety. All Chubb field personnel have been provided with the necessary PPE for the safety of our policyholders as well as our staff.

How might a virtual assessment enhance the claim experience?

By conducting virtual assessments, our claim professionals are usually able to obtain enough information about the nature and scope of the damages to arrange for immediate and accurate resolution and payment if appropriate; as well as get started immediately on contacting service providers to protect and secure the property, get a repair estimate, or make alternative living arrangements as appropriate and necessary. This helps keep the claim process moving and ensures that our clients get the best possible service.

If a client has an initial virtual assessment, will there ever be a need for on-site inspection?

Whether an on-site inspection is eventually needed to understand the damages depends on the nature and extent of the claim. If the damages are clear and obvious and our client is satisfied with the progress and assessment of the claim, there may not be a need for an on-site inspection. However, on more extensive and complex losses, one or more on-site inspections may be necessary to better understand the claim. In those circumstances, we will discuss and work with our clients and their brokers to determine appropriate timing and safe methods of on-site inspection.

What happens if a client needs an extended rental vehicle option?

For those instances where our client needs a rental, Chubb will work with its vendor partners to ensure exceptional service with their rental management needs.

Canada Claims Leadership

In the event you have any questions or inquiries, you can contact your adjuster directly or one of our Claims Executives who can provide additional claims insight and guidance:

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