

CHUBB®

Here When You Need Us

The Chubb Claim Experience

Personal Risk Services

Perhaps the only reassurance after suffering covered damage to your home or belongings is the realization that Chubb has the expertise, history, and responsiveness to help make it better.

We understand how devastating and overwhelming it can be to experience the loss of something you valued. Preventing loss – and expertly resolving loss when it does occur – is what Chubb does best. We are here to help walk you through the process of reporting and resolving a claim, quickly and professionally.



Getting Started

Report Your Claim
Contact us
Phone: 1.800.252.4670 for Chubb Masterpiece® policyholders
1.800.945.7461 for ACE PRS and Fireman's Fund policyholders
Online: www.chubb.com
Or, contact your local Chubb agent who can submit a claim on your behalf.
Provide as much information as possible regarding your loss location and details.

Note: *If it is not safe to occupy your residence, please call our claim phone number immediately.*

Prevent Further Damage
Our first priority is to assure your safety and to prevent further damage to your property. With Chubb's extensive network of preferred vendors, following a covered loss to your property, we can quickly dispatch emergency services to your home to help reduce the chance of additional damage and minimize any inconvenience.

In Some Instances
An appointment for an onsite inspection may be necessary, and we will schedule it for a mutually convenient time.

- Your home may be uninhabitable due to a covered loss, and we will pay for your additional temporary living expenses.
- We will overnight a check for advanced payment of living expenses, clothing, and other immediate needs following extensive covered damage to your residence and belongings.

What To Expect

Responsive Service

Your claim is important to us, and you will be connected to a Chubb Claim Adjuster who will guide you throughout your claim process and is always available to answer your questions. Your adjuster will strive to contact you within six hours of the reporting of your loss. Impressively, 98 percent* of Chubb Masterpiece property insurance customers are contacted by their Chubb Claim Adjuster within six hours of Chubb being notified of their claim.

Thorough Handling

Your Chubb Claim Adjuster will ask questions related to the extent and cause of damage to your property. He or she will review the information and your policy, in detail, to determine all available coverage for your loss.

Understand The Details

Your Deductible

Your Chubb policy has a standard deductible that will apply to most claims, but you may also have a "special deductible" for specific losses that replaces your standard deductible. Your Chubb Claim Adjuster will explain your deductible and how it applies to your claim. For covered losses that exceed $50,000, your standard deductible may be waived.

Your Repair

An estimate for repairs to covered damages will either be provided by your Chubb Claim Adjuster, or you may be asked to obtain estimates from local contractors. If you need assistance obtaining an estimate, we will arrange for a contractor from our Preferred Vendor Network to provide one for you. If related covered damage is identified after repairs have begun, these costs will be assessed and added to your claim payment.

Your Agent

Your local Chubb agent is an important component of your relationship with Chubb. Your agent has online access to Chubb and will receive automated updates on the progress of your claim.

Your Records

Create a file for important information related to your claim and retain this throughout the process:

- Your claim number
- Your Chubb Claim Adjuster's name and contact information
- Repair bills
- Photographs of damage
- Receipts
- Estimates
- Itemized list of damaged or lost belongings

You can e-mail or fax important documents related to your claim to your Chubb Claim Adjuster, or you can upload them directly to your claim file at www.chubb.com/uploadclaimdoc.

* Based on Masterpiece customers filing a claim in 2015.



Your Settlement
We make every effort to issue claim payments within 48 hours of an agreed settlement amount.

We Value Your Feedback
We strive to provide exceptional claim service and live up to our high standards with every claim, every day. That's why 97 percent** of our Masterpiece property customers indicate they were "highly satisfied" with their Chubb claim handling. Once your claim is paid and closed, you will receive a survey, so you can let us know about your own claim experience.

View Your Claim Details Online

When you register your Chubb Masterpiece accounts online, you can manage your claim anytime, anywhere. Log in to your online account and click the Your Claims folder to:

- Review the details of your claim
- Locate your Chubb Claim Adjuster's contact information
- Check the status of your claim, learn about the process, and understand next steps
- Upload documents and photos to your claim file
- Locate a nearby Chubb mitigation or restoration contractor
- Review payment details
- Get answers to common claim questions

If you have not done so already, you can register your policies online at www.chubb.com.

** Based on Chubb Masterpiece property claim survey results from 2015.

Chubb. Insured.℠

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