

Frequently Asked Questions

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Note: This Frequently Asked Questions guide can also be found in the Latest News section of the [@chubb agent portal](#). We will continue to make updates to this document as new information is available to share, so please check back often.

General Questions (Operations and more)

Are there any disruptions to the way that Chubb conducts business at this time?

The Chubb staff is working remotely, conducting business as usual, and we are available to assist you and your agency.

What is Chubb's response to the impact of lower auto usage during this pandemic?

As you have seen in our recent [Press Release](#), upon renewal of their auto policy, clients will receive an auto policy credit reflecting a 35% premium reduction for the months of April and May, with additional discounts for subsequent months, as the situation warrants. Given the credit will be applied to the subsequent renewal in most states, and we cannot predict a client's renewal pricing, we are not in a position to calculate the dollar value of the credit for individual clients at this time. The credits will apply regardless of the legacy policy paper.

Below are some key points for your reference:

- The credit applies to US private passenger autos and not to classic cars, motorcycles, motorhomes, ATVs or trailers, as ratings for these other vehicle types already contemplate their usage for recreational purposes. You do not need to take any action; rather clients should continue paying their premiums as normal, as the credit will be applied automatically at renewal.
- Given renewal rates reflect the experience of the prior term, this credit will be applied at renewal, and therefore if clients choose not to renew with Chubb, they will not receive the credit.
- As you know, commission is a percentage of premium, and reducing premiums will result in reduced commission dollars.
- Once we confirm the effective date of implementation, all auto renewal policies for the subsequent year will benefit from this premium credit.

For additional information on the COVID-19 shelter-in-place auto credit, please [click here](#).

Policy/Account Management (Billing, DocuSign, Carco Inspections, and more)

Are there any changes to the payment methods available to clients?

Clients can continue to make payments using any of the following methods:

Online:	Using the Chubb Client Portal or the Chubb Mobile app
Phone:	(800) 682-4822 (Masterpiece) (800) 444-6161 (Platinum Portfolio / PLS)
Chubb Mobile App:	Apple Store or Google Play

Or by mail using the remittance information provided.

This is also an opportunity to remind clients they can turn off paper policies and invoices by enrolling in Paperless Billing and Paperless Policy from the Client Portal or Chubb Mobile app.

Will Chubb help clients who are unable to pay their premiums on time due to events related to coronavirus?

Updated

Since the COVID-19 pandemic, 21 states have implemented moratoriums on policy cancellations due to non-payment of premiums. Chubb has honored all individual state mandates and continues to offer flexibility to our clients during this difficult time. Many of those state suspensions have expired or are quickly approaching expiration. Therefore, we want to make sure your clients know all the options available to pay their premiums and keep their protection in place. [Learn more.](#)

Any agent or client who would like to discuss the extension of a payment due date should contact our Customer Care Team at (866) 324-8222, or email customercare@chubb.com. We will review each request individually and follow up as quickly as possible.

Where can you access the Bill Consolidation form?

To add or remove policies to a consolidated account, please use the request form located in My Resources on the Chubb Client Portal.

Can clients sign and return policy documents and forms electronically using DocuSign?

Chubb clients who are enrolled in Paperless Policy through the Client Portal can sign and execute most policy documents and forms electronically, on any device, at any time, using DocuSign technology.

Are Carco vehicle inspections still taking place at this time?

Due to the current circumstances, we are waiving all Carco inspections until further notice.

How can I access copies of policies for watercraft/Recreational Marine/yacht policies?

For policies that begin with “Y” or “P”, you can access electronic copies directly from our [ORCA](#) system, including insured, agency, lienholder, and additional insured versions. Agents can also download ID cards and access claim information directly from ORCA as well. For assistance with accessing ORCA, please email: ORCASupport@chubb.com

For Chubb Yacht policies that begin with the numbers “3” or “7”, please contact the Recreational Marine operations team at (800) 826.1733 or recreational.marine@chubb.com.

Claims

Are there any changes to claims reporting?

Chubb continues to offer several ways to report a claim and we have dedicated claims representatives available 24/7.

Here are the options for submitting a claim:

Online:	Click Here
Phone:	1-800-CLAIMS-0 (800) 252-4670
Chubb Mobile App:	Apple Store or Google Play

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 hundred 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 agents/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 electronic 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 Chubb Trusted Service Network to relay loss information and provide photos and estimates, when possible, so that no additional person, other than our claim professional as may be necessary, needs to come into the home. 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.

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 immediately 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 agents/brokers to determine appropriate timing and safe methods of on-site inspection.

Does Chubb have a way to expedite auto claims through digital tools?

Yes, our auto clients have access to our Chubb Mobile Estimate feature, available through the Chubb Mobile Application. Through our Application, repair estimates can generally be completed within a few hours and settlement can be finalized in a day. Through the claim mobile estimate feature, clients can upload photographs of the damages, receive an estimate within hours of the damages, and more.

How does the Chubb Mobile Estimate Feature work?

Clients will receive an email or a text when they are eligible to use the Claim Mobile Estimate feature after reporting their claim. If they are eligible, they will be able to select "Claim Mobile Estimate" right from the Chubb Mobile Application, available for download on Google Play and the Apple Store.

How can auto clients receive claim payments?

For our individual policyholders, we offer several electronic payment options such as Direct Deposit, Direct to Debit Card, and PayPal. If a client prefers to receive their payment via regular mail, we can also mail checks as requested. Clients can choose from the options available and what makes the most sense for them. Restrictions may apply.

What are the benefits of electronic claim payments made via Electronic Funds Transfer? (EFT/Direct Deposit)?

- **Faster payments:** Clients can receive EFT/ACH payments days earlier rather than waiting to receive a check in the mail
- **Safety and Convenience:** Clients won't need to visit their bank to deposit their check
- **Ease and Security:** As soon as a claim is ready for settlement, we will send your client(s) an email with a secure direct link allowing them to enter their banking details. The sign-up process can be completed in seconds and payment will be on its way

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

For those instances where our client needs a rental, Chubb has coordinated discounted long-term rates through our Chubb Trusted Rental Service Provider, Enterprise Rent-A-Car. Chubb has also made arrangements with Enterprise to extend their "friends and family" discount for the retail sales division so our clients have the option of easily locating a total loss replacement vehicle on-line from Enterprise's large selection of inventory at www.enterprisecarsales.com.

Underwriting

Will you continue to non-renew policies?

Non-renewals for reasons unrelated to COVID-19 (e.g., loss activity) will continue. However, non-renewal action resulting from home assessment requirements may be delayed to provide additional time for compliance. Please note, there may be pricing or coverage adjustments due to the increased exposure, and each situation will be reviewed individually. Please contact your underwriter to discuss individual accounts in greater detail.

Any specific mandates issued by state regulators will supersede all actions.

What if a client is challenged with returning a signed No Known Loss Letter?

E-signature is acceptable and should be used as the first option when printing, signing, and scanning is not an option. Clients who are enrolled in Paperless Policy through the Client Portal can sign and execute most policy documents and forms electronically, on any device, at any time, using DocuSign technology. This is an opportunity to remind clients they can turn off paper policies and invoices by enrolling in Paperless Billing and Paperless Policy from the Client Portal or Chubb Mobile app.

Alternatively, in the current environment, we can also accept an email from the client (forwarded to us by you) provided the email includes the same content included within the [No Known Loss Letter](#).

What happens if my client has a watercraft policy with a Seasonal Navigation Warranty that starts June 1?

We are liberalizing our Seasonal Navigation Warranty, commonly referred to as a Seasonal North/South Restriction or a Snowbird Warranty. Effective immediately, we have changed the start date of the navigational restrictions from June 1 to July 1 on all seasonal warranties that were not already aligned with a July 1 start date. Since this change is a broadening of coverage, our policy's liberalization clause will automatically apply this extension for future claim settlements.

Are there any coverage differences for deliveries under personal auto policies?

In response to the COVID-19 pandemic, Chubb confirms that under its personal auto policies, coverage will not be excluded solely because an insured person is using a covered vehicle under the policy for delivery of food or other goods for a business they own or are employed by while an emergency order is in place in the impacted state.

Coverage under Chubb's personal auto policies, however, does not extend to policyholders working for a transportation network company, ride sharing program, participating in a vehicle sharing program, or participating in work where the primary purpose is the use of the vehicle for hire or livery service (Door Dash, Uber Eats, etc.)

Contact your underwriter for more details.

Agency Management

How can I access commission statements?

Please visit the Chubb Agency Portal and log in with your agent user ID and password. [Click here](#) for more information.

I'm having trouble visiting the bank and I'd like to receive my Agency's commission payments via electronic funds. How do I enroll?

Visit the [@chubb Agency Portal](#), and log in with your agent user ID and password. To see if you have access to sign up for direct deposit:

- Hover over Personal, then choose Direct Deposit of Commissions.
- If the option is missing, please contact your agency administrator or agency manager to see about obtaining access. You will need the Agency Principal role.

To access the online application:

- ORCA agents will enter their 6-digit producer code. All other agents will enter their 5-digit producer code and click Enroll/Update.
- Fill out the requested banking information. There are two tabs - the screen will default on the tab for Commercial Lines, and the other for Personal Lines. There is an option to enroll the banking information for both Commercial and Personal.
- Agree to the terms and conditions. Then, click Enroll/Update.

That's it - changes will be effective on or around the 10th of the month.

For more assistance, [click here](#) (@chubb credentials required).

Risk Consulting Group (Assessments, Secondary Homes, and more)

Will Chubb continue to conduct home assessments during this time?

Absolutely. Chubb is offering virtual inspections for all clients in North America. In our revised process, Risk Consulting will request information from the client and potentially from you as well to aid in preliminary home assessments, determine replacement values, and prioritize recommended actions for our mutual clients. As part of this revised procedure, we also reserve the right to conduct a physical inspection at a later time.

How does the virtual home inspection process work?

One of our Coordinators will call the client to schedule a phone interview with the Risk Consultant. A Coordinator will explain the virtual home inspection process and will email a brief questionnaire to the client that they are asked to return, along with photographs of their home. The Risk Consultant will review the information provided, along with any information aggregated from several online data sources, to get a good understanding of the home. They will then conduct the phone interview with the client and request or verify the information needed to complete their assessment.

Will the agent and client get a copy of the virtual inspection report?

Yes, completed inspections will be processed and posted to the agent and client portals just as they were previously.

What if my client's home is a secondary and they will not be at the residence for several months?

We will attempt to collect enough information from the client and online sources to complete the inspection. If this is not possible, we will place the inspection on hold and schedule an onsite inspection as soon as possible.

Will you still assess CAT exposures (Wind, EQ, Wildfire) as part of the virtual home inspection?

Yes, our Risk Consultants will review the CAT exposure at the location and provide advice and suggestions to improve the home's overall protection.

Is there a coverage limitation for virtual home inspections? For example, will you complete one for an \$8M home?

We will attempt to complete virtual inspections on all homes at this time but reserve the right to conduct onsite inspections as needed.

Will you provide any additional time to comply with home assessment requirements?

We encourage clients to comply with our home assessment requirements to best protect their home and family. However, we also recognize that there may be delays in getting some of these items completed at this time and will provide up to an additional 90 days to comply with our home assessment requirements.

Marketing & Training

Will you continue to offer WebEx training opportunities?

Yes, now is a great time to learn about Recreational Marine, Flood, and other insurance products, features of the Chubb Mobile app, and more. Agents can find out about upcoming training opportunities in the following ways:

- [@chubb](#) agent portal (System and Training section)
- [Chubb Agency Education](#) website

Where can I find safety tips, guides, and other resources to share with my clients?

Visit www.chubb.com/resources and our new [Agent Marketing Center](#) for helpful tips and tricks for protecting your client's homes, vehicles, collections, and more.

Systems, Technology, and Troubleshooting

Who do I contact if I have issues accessing the agent or client portals?

- Agents: Please give us a call at Agency Support (866) 324-8222 (Option #1) or email us: agencysupport@chubb.com
- Clients: Our Customer Care Team is available at (866) 324-8222 (Option #2) or by email: customercare@chubb.com

What can I do to troubleshoot slowness or the ability to access Masterpiece?

First, upgrade your Citrix plugin. Please install the below Citrix versions based on your operating system:

- For Windows 7, 8, or 10 [click here](#).
- For Mac OS [click here](#).

For existing users with an old version of Citrix, [click here](#) for a Citrix Cleanup Utility, which will remove the old Citrix software from your system. Once the Citrix Cleanup Utility is completed, please install the new Citrix version depending on your operating system as listed above.

You can also check your ISP speeds by visiting <http://www.speedtest.net>. We recommend download speeds of at least 5MBs. Please call Agency Support at (866) 324-8222 (Option #1) or email agencysupport@chubb.com for further troubleshooting.

If you can't access Masterpiece at all, you likely need to install Citrix on your computer or laptop. For additional help, please contact Agency Support at (866) 324-8222 (Option #1) or email agencysupport@chubb.com.

Chubb. Insured.SM

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