

The image shows a modern, two-story house at night. The house has a dark exterior with large glass windows and doors. The interior lights are on, creating a warm, yellow glow. A swimming pool is visible in the foreground, reflecting the lights from the house. The sky is dark blue.

# CHUBB®

Protect your house,  
so it always feels  
like home.

Masterpiece® for  
your landed properties

# Protecting the details that make your house your home

**97%**  
of Chubb clients  
who had a claim  
paid were highly  
satisfied with their  
claims experience.

Whether you're in a new house or have lived there for years, we understand the care and effort it takes to turn a house into your home. And we want to make sure you always feel at home, even if something happens and you need to repair, replace or rebuild.

Right from the start, you'll see that Chubb is different. We don't simply process claims. We look for ways to prevent damage from happening and go out of our way to make the claim process easy for you if something happens to your home.

**At Chubb, you're more than a claim. You're our client.<sup>SM</sup>**

**We look for ways to say yes.<sup>SM</sup>**

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If you experience a claim, we make sure you're made whole again quickly.

**We look for ways to do more.<sup>SM</sup>**

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We provide comprehensive protection to suit your unique needs, and work to prevent issues from happening in the first place.



# Let us raise your expectations of what insurers can deliver

## We make sure you're made whole again quickly

At Chubb, we make the claims experience faster with less fine print. We have dedicated claims resources so the moment you make a claim, we are ready to deal with it in a fast, fair and fuss-free way.

And, we'll provide additional living expenses at your preferred like-for-like accommodation, should you experience a covered loss and need another place to stay. Because you and those closest to you are always our primary focus.

## Complimentary Home Appraisal Service

We ensure that you're not under-insured. When you purchase a Masterpiece policy we will arrange a personal home appraisal free of charge. The appraiser will examine your home and estimate the replacement value of all features and take into account rarity of materials, design and the need for skilled craftsmanship. You will receive an accurate assessment of the rebuild cost of the home, as well as customised risk management advice to help reduce the risk of a loss.



### Our Accolades

- Fortune's World's Most Admired Companies
- Excellent Service Award (2021, 2019, 2018, 2017, 2015, 2014)



# We look for ways to say yes



## You won't hear us say, "that's good enough."

After severe winds caused several trees to fall on a client's garage, damaging not only the garage but a car parked inside as well, Chubb stepped in to help. The client called his Chubb adjuster, and she immediately approved an estimate for tree removal. When the client needed to rebuild his garage, Chubb provided suggestions for a contractor, and within 48 hours, the client received his check in the mail to begin repairs.



## You'll be treated as a top priority

We've trained our claim adjusters to contact you within 48 hours, and if approved, to issue your payment within 48 hours. Our adjusters have the authority to pay claims, but can't deny a claim without a manager's approval.



## You won't hear us say, "that's good enough"

We replace all the details that turned your house into a home, from upgraded appliances to custom cabinets, flooring or carpentry. Plus, we'll replace upgraded appliances based on the exact or similar model available. You're always free to use your own contractor, or we're happy to provide pre-qualified referrals.



## When you're at your worst, we're at our best

If you need a place to stay during repairs, for example, we'll help you find the right place based on where you'll be most comfortable, whether that's in a premium hotel or a similar type of home in your neighborhood and school district.



# We look for ways to do more



## **You'll have specialists in your corner**

We have a network of specialists that we can recommend to provide information and guidance about the security protection, fire protection, and other loss prevention measures.



## **You'll get greater protection and peace of mind**

If something happens to the common areas in your building, such as the pool, clubhouse, or lobby, even if it's covered by your building's policy, you may need to contribute toward the excess of the management corporation or strata insurance. We will pay up to \$50,000 for your share of any payments or special levies charged against all strata title owners for common property or area loss or damages, with no deductibles.



When you're at your worst, we're at our best, always treating you with empathy.

When a client and their family returned home from a weekend getaway, they discovered that a pipe had burst in the attic and caused severe water damage. The client and her family needed to find temporary housing. To ensure they stayed comfortable, Chubb was able to find a rental in their school district, so the couple's two children could get to school easily each day.



# Let us raise your expectations.

Here are just a few reasons why 96% of our clients surveyed would highly recommend Chubb to a family member or friend:

## 1 “All-in” coverage

Everything is covered from the “walls in,” meaning your renovations, contents and valuables are taken care of.

## 2 Replacement value

We’ll note the unique details of your house to ensure that if you ever have a covered claim, we are there to guide you through the repair and restoration.

## 3 Need more, get more

With our extended replacement cost cover, we will extend your coverage tailored to what you require, if you need to rebuild or restore your building after a loss.

## 4 Live in comfort

We’ll help make sure you’re comfortable in a similar type of home while repairs are being made after a covered loss.

## 5 Additions & alterations

We cover any home improvements you’ve made, such as counters and cabinets, flooring, entertainment centers, or bathroom upgrades.

## 6 Contents protection

We protect the possessions that you would take even if you moved, such as valuables, furniture, personal belongings, and household goods.

## 7 Extra coverage for other permanent structures

We will pay up to a total of 20% of the house sum insured for other permanent structures on the grounds of your house.

## 8 Seamless claims process

With a dedicated team of claims handler to assess your claim, the moment you make a claim we are ready to deal with it fast, fair and fuss-free.



# Experience the Chubb difference.

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your building's policy today
<b>Exceptional claims service with contact made within 48 hours, and payment issued within 48</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Additional living expenses if you need a temporary place to stay</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Replacement value and extended replacement cost</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Complimentary home appraisal service to ensure you're not under-insured</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Worldwide protection for the contents and valuables</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Coverage for your share of a loss assessment for common areas of your building</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>



## The Chubb Claims Difference

We hope you never need to report a claim with us. But if you do, that's our opportunity to show you what "Craftsmanship" means in our service to you. It means Chubb people working with empathy, integrity, and our legendary attention to detail. It means we honour the promises we've made to you. Your loved ones, your employees, your home, your business reputation - these things matter to you and to us.

## About Chubb in Singapore

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

## Contact Us

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# Chubb. Insured.<sup>TM</sup>

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