



Home, Contents, & Valuables

CHUBB®

# Protecting all that makes your house, your home

Whether you've recently bought your house, or it's been in your family for generations, we understand the care and attention that goes into making it your home. We have over a century of experience providing exemplary insurance services for individuals, families, and their valuables items. And as the expert insurer of your most valued possessions, we make sure you always feel at home, even if the unimaginable happens.

## **We value your time**

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We respond to claims in 24 hours and issue payment within 48 hours of approval, ensuring you have what you need, when you need it.

## **We value your experience**

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We proactively work with you to help protect all that's important, so there are no quibbles when it comes to what we cover, or what we pay out.

## **We value your peace of mind**

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We provide comprehensive bespoke coverage, as well as advice on ways to further secure your home and the contents within it, so you know your possessions are always properly protected.

**At Chubb, you're more than a claim.  
You're our client.**

Chubb has been voted number one for quality of cover and claims service since 2014 in the Insurance Times UK Broker Survey.

### **Case study: The Chubb Difference.**

Not all games rooms have a 1972 antique oak eight ball deluxe coin-operated vintage pinball machine. When one of our clients came to us with severe water damage to their games room's polished parquet floor, we knew it wasn't just about replacing wooden floorboards. We needed to protect their collection of vintage jukeboxes and pinball machines that were standing on them. We set off to work with a specialist team to pack, wrap and remove these unique items - ensuring not a single scratch was suffered while the floor was replaced.

# Protection for your home

**From Georgian townhouses to Spanish villas, we've got you covered.**

## **Complementary home appraisals**

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We don't leave you to guess the value of your home. In most instances, we send an expert Chubb risk consultant to document the intricacies of your property and precious possessions, so you know you have the coverage you need. They'll also carry out a comprehensive risk assessment to give you advice on how to reduce the risk of damage or loss.

## **A home away from home**

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From hotels to short-term residences, if you need a place to stay while your home is being repaired or rebuilt, we'll help you find the right place based on where you'll be most comfortable.

## **All your residences on one policy**

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Whether you own a weekend house in the country, a holiday home in France, or have an extensive worldwide property portfolio, we may be able to cover all your properties under one insurance policy.

## **Unlimited Repair Cover**

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We restore to the standard you expect, and never below. For most homes, we guarantee that we will repair or rebuild your home exactly as it was, even if the costs exceed what you're insured for.

## **Take cash instead**

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We won't force a course of action on you. In the event of covered total loss, if you decide not to rebuild, you can take an equivalent cash settlement of the value of your house.

## **Protection for your contents**

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It's difficult to know exactly how much your contents are worth. For most homes, if the sum you're insured for isn't quite enough, we will automatically increase it by up to 25%, following approval.



### **Case study: Exemplary, complementary home appraisals**

When a client wished to insure two London properties, his main six-bedroom home and a mews house he rents out, we sent one of our expert risk consultants to assess both homes. Our risk consultant found the client was previously underinsured. So, she increased the value of the mews to reflect its cost to rebuild and increased the contents coverage on the main home to reflect the true value of the client's clothing and wine collection. Our risk consultant also made recommendations on security and protection, including relocating some paintings to prevent sun damage. With Chubb's home appraisal, the client could feel safe knowing he would be fully covered should a claim be necessary.

# Protection for you and your family

**At home or abroad, we look after you and your family**

## **Comprehensive Protection**

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Sometimes, upsetting events happen. From aggravated burglary or road rage, we understand the impact to you is often far greater than simply monetary. That's why we support you and your family in any way we can, covering expenses from counselling to upgrades in security. We don't just protect your assets, we look for more ways to protect you and your family.

## **Public Liability**

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From your children breaking a neighbour's window, to a house guest slipping on a wet floor, Chubb has you covered for any liability, anywhere in the world, with coverage starting at £2m and the option to increase to £5m or £10m.

## **Worldwide Travel Insurance**

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Whether on a beach in the Bahamas or skiing in Chamonix, your coverage travels with you. Starting with cancellation cover up to £10,000 per family member, we cover emergency repatriation and medical expenses up to £10m per insured person, within covered regions.

## **Legal Expenses**

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Whether you were the victim of an accident or were adjudged to be at fault, legal expenses can quickly add up. With Chubb, you're covered for up to £500,000 of legal expenses claims, administered through ARAG legal.

### **Case study: Personal Restoration and Recovery**

When one of our clients was attacked whilst alone in their home, they were left shaken and with serious injury. After a lengthy recovery period, we understood the client may no longer have felt comfortable in their home. To help make their home feel safe and comfortable again, we paid the full sum insured for security enhancements, installing CCTV, new gates, and a new intruder alarm. But knowing emotional trauma runs deeper, we also sent the client away on holiday for some much-needed recovery time away, paid for in full under our rest and recuperation coverage.



# Checklist

## 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.

Your broker can work with you to see where you're protected today, and where Chubb can raise your expectations.

- ✓ Complementary home assessment service
- ✓ Unlimited repair coverage
- ✓ Additional living expenses covered
- ✓ Cash-instead option
- ✓ Replacement value for contents
- ✓ Water or oil leak coverage, including cost of loss and damage
- ✓ Comprehensive family protection
- ✓ Worldwide travel insurance
- ✓ Public liability and legal expense coverage
- ✓ Comprehensive worldwide coverage of valuables to their Agreed Value
- ✓ Recovered items offered back at no higher an amount than what was paid out
- ✓ Dedicated in-house team of Fine Art, Jewellery & Collection Specialists, with referrals to a global network of vetted collection experts
- ✓ Collection Risk Assessment and Valuation Review
- ✓ Liberal valuation requirement with immediate coverage for newly acquired items



## **Expert insurers of your most valued possessions.**

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