

Raise your expectations  
of what your insurer  
should deliver

CHUBB®



Deb and Marc  
Chubb clients since 2015

Personal Insurance

# You have our promise to go above and beyond.

From the people you love, to your home, car, and most treasured possessions, you have a lot to protect.

# 97%

of Chubb clients who had a claim paid were highly satisfied with their claim experience.

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over 100 years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and do more for our clients.

As the world's largest publicly traded property and casualty insurer, our financial strength and unique combination of people, products, and places position us to serve successful families and individuals across the globe.

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

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

If you experience a claim, we make you whole again, quickly and with the care you deserve. With 700+ claim professionals across North America, you'll receive a response from an adjuster within 24 hours of an initial report, and payment within 48 hours of approval.

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

As the first company to specialize in insuring successful individuals, we understand your unique needs and what it takes to fully protect you. We go above and beyond to prevent issues from happening in the first place, with some of the most experienced collections specialists and risk management professionals at your service.



Yuctan and Jillian  
Chubb clients since 2003

# Experience the Chubb difference

Benefit from our services that focus on prevention and protection at no additional cost:

## **Risk Consulting**

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We provide an in-home assessment to ensure an accurate replacement cost, note your home's distinctive features, and provide suggestions on protecting your home, including infrared scans to identify hot or cold spots using our HomeScan technology.

## **Personal Security Services\***

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We partner with a leading security firm to provide personalized safety consultations to help minimize risks.

## **Personal Staff Management\***

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We partner with top management firms to offer guidance on hiring in-home staff and to conduct background investigations and credit checks.

## **In-House Valuables Specialists**

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Clients who insure their valuables have access to consultative services from Chubb's Fine Art, Jewelry, and Collections Specialists, each with extensive academic training and industry experience.

## **Identity Management Services**

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If your identity is compromised, our vendor will assign a dedicated fraud specialist to see you through every stage of the crisis.

## **Chubb Trusted Service Network**

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We provide access to a network of trusted service experts. Whether it's for a claim, home renovation or maintenance project, or a collection, we can help you find the services you need.

## **Chubb Property Manager (available in select states)**

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If you own a seasonal home in a hurricane-prone region, we'll send a professional to inspect your property and, if needed, arrange for repairs and open a claim for you.

## **Wildfire Defense Services (available in select states)**

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We help clients prepare before wildfires start, warning them when fires come close, and contracting with certified wildfire fighters to help save homes when they're threatened.

\*Available to clients who meet annual premium requirements.



# Stay protected from every angle.

Learn what you can expect when you're a Chubb client. Here are just a few ways we're different from other carriers.



## Home, Condo, or Co-op

We'll replace the details that make your house a home and more:

- Cash settlement up to your policy limit if you choose not to rebuild after a covered total loss
- Temporary living arrangements at a similar home in your school district if available or suitable hotel during repairs
- Coverage for water backup from interior sewers and drains



## Auto

We insist on the highest repair standards to keep you safe on the road:

- Original equipment parts and procedures to ensure safety systems perform as designed
- Our certified collision repair experts ensure proper repairs
- Expertise in repairing high-end and classic cars



## Valuables

Protect your fine art, jewelry, wine, or collectibles with itemized coverage:


- Protection for individual pieces and collections on loan, in storage, or in transit
- Automatic coverage for newly acquired items
- Appraisals only needed for jewelry valued over \$100,000 and fine art over \$250,000



## Excess (Umbrella) Liability

Make sure you're fully protected if the unexpected occurs:

- Worldwide excess liability coverage up to \$100 million
- Liability protection for you and your family from situations such as lawsuits involving accusations of libel, slander, or bodily injury
- Protection up to \$10 million for accidents that occur with an uninsured or underinsured driver



Kirtley  
Chubb client since 2004

 **Cyber**

Insure your online world to protect against cyber risks:

- Coverage for ransomware, account theft, cyberbullying, online breach of privacy, and more
- Access to resources for you and your family to emotionally recover from a cyberattack or identity theft
- Guidance on online best practices to help prevent problems

 **Flood**

Regardless of where you live, protect your home from flooding:

- Up to \$15 million in total property coverage for your home—exceeding the National Flood Insurance Program's (NFIP's) coverage
- Coverage for contents in basement, additional living expenses, and rebuilding to code

 **Recreational Marine**

We protect any size boat, from small runabout to mega yacht:

- Ability to opt in for higher limits on key coverages, including unlimited defense costs
- Protection available for gradual or sudden loss, including mechanical breakdown
- Replacement cost for boats three years or newer, and towing limits equal to your hull limit

 **Travel**

Protect yourself while traveling for business or pleasure, worldwide:

- 24/7 assistance with emergency transport, including evacuation due to medical needs or political turmoil
- Excess coverage for medical expenses incurred in the U.S. or abroad
- Option for trip cancellation/interruption and event ticket coverage

# Personalized protection

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Beyond our core products, we offer additional solutions that can be tailored to meet your unique needs, such as:



Equipment Breakdown



Small Commercial



Farm & Ranch



Kidnap and Ransom



Equine



Not-for-Profit Directors & Officers



Family Office



Group Excess Liability



Aviation



Global Client Solutions

## Get the most from your Chubb services

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Easily manage your Chubb experience through convenient and personalized e-options such as our Client Portal, mobile app, and text and email alerts.

## For more information

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Visit [www.chubb.com/expectmore](http://www.chubb.com/expectmore)

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

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