

# CHUBB®

A full-page photograph of a family of four running through a doorway into a home. In the foreground, a young girl in a brown and white checkered dress and a young boy in a grey long-sleeved shirt and yellow pants are running towards the camera. The boy is holding a small green lizard. Behind them, a man and a woman are also running through the doorway, smiling. The doorway is set into a brick wall on the left and a wooden floor is visible. The background outside the doorway shows green foliage.

Protect your home  
with watertight coverage

Chubb Flood

# Your home is more than brick and mortar

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

Whether it's a celebration meal around your dining table, ping pong tournaments in your basement, or the precious items you store away for safekeeping, your home is the guardian of your family memories.

Even if you don't live near the water, protecting your home from unexpected flooding is important. A homeowners policy alone isn't enough, which is why we provide the added protection you need with a separate flood policy.

At Chubb, our industry-leading coverage ensures that your flood insurance goes above and beyond the bare minimum. Our priority is doing what it takes to make you whole again. That's why we provide up to \$15 million in coverage for your home and its contents, even if your home is the only one in your neighborhood that floods.

Because we're all about preserving what matters most.

**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 go above and beyond when it comes to protecting our clients.

# We offer protection the NFIP doesn't

When it comes to protecting yourself from the financial impact of a flood, you can't afford to take chances.



## **You won't have to argue:**

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We cover a flood loss, even if the flood is confined to just your home and impacts no one else in your neighborhood.



## **You won't have to struggle to replace quality:**

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We offer a higher total property coverage limit up to \$15 million. With NFIP, you'll receive a maximum of \$250,000 for your home and \$100,000 for its contents.



## **You won't have to worry:**

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We make sure you and your family have a safe and comfortable place to stay while your home is being repaired.\* The NFIP policy does not offer coverage to pay for temporary additional living expenses.



## **You won't have to settle for less:**

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We cover the replacement cost for your home, contents, and other structures on your property, without deduction for depreciation, up to the limit you select on your policy. The NFIP deducts for depreciation for secondary residences, such as vacation homes, and always depreciates the replacement value of your contents before paying your claim.



## **You won't have to wait:**

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Chubb Claims Adjusters deliver a claims experience that gets you and your family back on your feet quickly.

Standard flood insurance is available through the National Flood Insurance Program (NFIP), but protection with Chubb means you have protection that goes above and beyond where others draw the line.

*\* Subject to the policy sublimit*



# We look for ways to say yes

We make the claims experience faster with less fine print. And we've trained our adjusters responding to a claim to consult you within 24 hours, and if approved, to issue payment within 48 whenever possible.



## Responsiveness is our top priority

In 98 percent of all Chubb Masterpiece claims, our Claims Adjusters make contact within six hours or less of the initial report. And Claims Adjusters have the authority to pay claims, but can't deny a claim without a manager's approval.



## You won't hear "good enough"

Our protection focuses on areas of your home most likely to be affected by flood damage. That means we don't just cover the essentials like your foundation, flooring, and drywall. We also protect unique finishes and built-in features like bookcases, wet bars, and cabinetry, plus contents like TVs and home theater systems, pool tables, and exercise equipment.



## We'll do what's right for you

If you experience flood damage, we're committed to delivering a seamless, hassle-free experience while we work to get you back on your feet. If you can't stay in your home during rebuilding or repairs, we make sure your living expenses, like a comfortable place to stay, or meals and other necessities, are covered while you're away from home.\*

*\* Subject to the policy sublimit*

Imagine your neighbor is adding a pool and entertaining space in their backyard. In the middle of the project, your town is struck by a torrential rainstorm. The unfinished construction has led to a runoff situation, and water pours in through your French doors, destroying valuable family possessions and parts of your living area.

Chubb will go above and beyond to restore your home without interrupting your life. If you can't stay at home during repairs, we'll cover a place to stay and other reasonable expenses to minimize disruption to you and your family during repairs.



# We look for ways to do more



## **You'll benefit from our focus on prevention and protection**

We help you protect your home from flood damage in the first place. That's why we'll reimburse you for costs up to \$5,000 to safely move your valuable belongings out of a flood warning area, or to better safeguard your home from an imminent threat, like placing sandbags or barriers around the perimeter of your home.



## **You'll benefit from our partnerships with qualified professionals**

We're committed to offering our clients services to prevent issues from happening in the first place. That's why we partner with flood insurance industry leaders to offer their expertise around flood exposure, whether you're building a home in a flood zone and need advice during construction, or are looking for ways to better protect your current home from a flood.



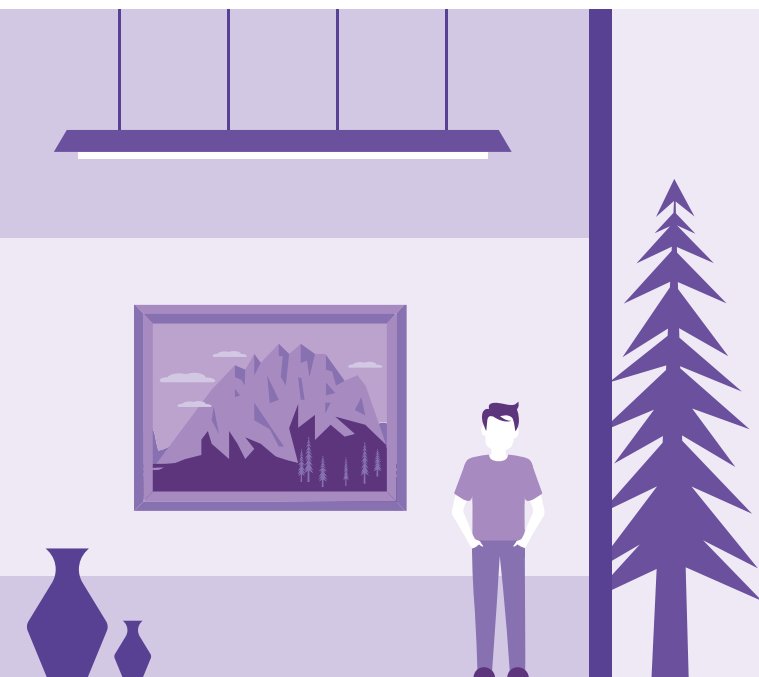
## **Your team at Chubb understands your needs**

Our clients always come first. Whether you live in a seemingly low-risk area or in a water-damage prone area, you can choose the protection that's right for you, and opt in for higher limits on key coverages.

We go above and beyond standard services and build solutions that go one step ahead.

Imagine you've inherited a valuable piece of art from your grandmother, which is stored in your finished basement. If a flood warning is issued, you can tap into Chubb's network of expert vendors to safely move the art to an offsite, waterproofed storage facility until the flood has passed.

Even if your home is located several miles from the ocean, your home can be impacted by flooding due to heavy rainfall from tropical storm systems or flash flooding. With Chubb, our flood protection is available in most flood zones across the country - so no matter where you live, you can benefit from coverage should the unexpected happen.



# Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend:

## 1 Beyond the National Flood Insurance Program

We offer up to \$15 million in total property coverage for your home and its contents - exceeding the \$250,000 for home and \$100,000 in contents offered by the NFIP.

## 2 Replacement Cost Settlement

We'll replace your property and possessions (up to the limit on your policy) without deduction for depreciation, in the event of a covered loss.

## 3 Prevention & Protection

We'll offer up to \$5,000 for expenses you incur to help protect your home from flood damage and to move valuable property out of harm's way when a flood warning is issued.

## 4 Additional Living Expenses\*

We'll provide up to \$7,500 for a temporary residence, meals, and other expenses if you can't live in your home during repairs.

## 5 Rebuilding your Home\*

We'll provide up to \$30,000 to flood-proof, demolish, repair, or rebuild your home to code after a covered flood loss.

## 6 Basement Property\*

Unlike other carriers, we provide up to \$30,000 for your foundation, walls, flooring, ceilings, drywall, wallpaper, and fixtures. We also cover built-in features like bookcases, wet bars and cabinetry.

## 7 Basement Contents\*

We automatically cover possessions in your basement such as televisions, pool tables, and exercise equipment, up to \$15,000.

## 8 Precious Items

We offer higher-than-average limits for special possessions such as art, collectibles, jewelry and silverware, and furs – \$5,000 for each category.





















## 9 Related Coverages

We cover up to \$250,000 for debris removal, and provide generous limits for condominium or homeowner association loss assessments, and damage to business property.

*\* Optional higher limits may be available*

# 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 below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Coverage available in most flood zones across the United States		
Coverage applies even if your home is the only one that floods in your neighborhood		
Up to \$15 million for your home and its contents		
Coverage up to \$30,000 for costs to comply with any law or ordinance requiring that you repair, rebuild, elevate, flood-proof, or demolish your home after a covered flood loss*		
Up to \$7,500 in additional living expenses, meals, and other items*		
Up to \$5,000 is included for the cost of supplies and labor to protect your property and the expenses to move the covered property to safety		
Contents claims paid on a replacement cost basis		
Up to \$15,000 in coverage for contents typically found in a furnished basement, like furniture, rugs, home theater systems, pool tables*		
Up to \$30,000 in coverage for built-in cabinetry, wet bars, saunas, and other types of property in a basement*		
Loss assessments from a condo/co-op or homeowner associations		

*\* Increased coverage is available for an additional premium*

## For more information

Please contact your agent or broker or visit

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

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

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

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