



CHUBB®

Protection for the Family

Protecting a client's family and their family's legacy is a key priority for family offices. Whether it's a home that has been in the family for generations, an art or wine collection, heirloom jewelry, or a luxury vehicle, we protect what matters most to families. Chubb's personal insurance coverages and services are designed for families with more to protect:

We look for ways to say yes

Tailored Solutions

Chubb's Personal Risk Services delivers customized solutions that meet the unique priorities and needs for any family. Chubb Custom Solutions provides both admitted and non-admitted solutions for complex risks as a means to complement our Signature and Premier accounts

Custom and Multiple Homes

We know that a home is more than bricks and mortar. Whether it's a primary home or a vacation home in the U.S. or overseas, we have solutions to protect the details that make these homes unique - anything from updated cabinets or state-of-the-art entertainment centers, to a custom mantelpiece or antique door knobs.

We look for ways to do more

Jewelry, Fine Art, and Collectibles

We understand valued possessions are more than just items. That's why we offer a full suite of consultative and collection management services, like appraisals or referrals for transport and storage, to protect passionate investments so an emotional loss isn't compounded by a financial one.

Wine Collections

For avid wine collectors, searching for that rare vintage bottle of wine is more than just a hobby - it's a passion. We understand and recognize that preserving fine wine collections requires a combination of broad protection and highly-specialized consulting services.

Automobile

Safety on the road is what drives us to provide an exceptional standard of service, repairs, and convenience. Our auto insurance coverage and service focuses on high quality repairs using originally manufactured parts with your client's mechanic of choice - and never on doing repairs as cheaply as possible.

Collector Vehicles

At Chubb, we understand a client's excitement and passion for the cars they collect, restore, and drive. Beyond an investment, a collector car is a highly personal possession that embodies your many dreams brought to life. As collectors ourselves, we know that - above all - your car is "your baby". This is why we've made every effort to build the best collector car insurance program in the business.

A Chubb client lost a custom diamond bracelet made for her 25th wedding anniversary. After submitting her claim, and with little paperwork and processing time, her claim was settled, and she received a check for the full replacement value within 48 hours. The client was able to recreate the bracelet, this time with an extra lock.



While on vacation, a Chubb client and his family were struck by a car that had veered into their lane from the other side of the highway. While his family sustained only minor injuries, the client's dominant hand was fractured. The client, a surgeon, required months of therapy and was unable to work in the meantime. When the family filed a claim against the other driver for loss of income, they discovered that the driver only had \$25,000 in liability coverage. But because the client had underinsured motorist coverage with Chubb, he and his family were able to recover for their damages -including his lost earnings-for up to the limits of his coverage.

Watercraft and Yacht

From the family fishing boat to the yacht, our yacht policies have long been considered the standard by which others are measured, providing unparalleled protection along with unique benefits and features through various policy types.

Private Aviation

No matter where your client's adventures take them, Chubb can help you find a solution either through Chubb Aviation or through our member organization.

Personal and Excess Liability

The more a successful family acquires and earns, the higher the liability risks become. No matter how well a family may cover their bases, sometimes things go wrong, and an unfortunate situation can compromise their financial security. Chubb's excess liability insurance responds when the underlying liability limits of their other policies have been exhausted and offers some of the highest liability limits available, ranging from \$1million to \$100 million.

Workers Compensation

Injuries to household staff on property could result in medical and disability costs that are not covered in a homeowner's policy. As one of the world's leading insurers for business, Chubb provides robust solutions for individuals too.

Employment Practice Liability

Employment practices liability insurance (EPLI) helps guard against claims of discrimination and other wrongful employment acts from household staff.

Builder's Risks

Substantial home construction projects pose risks that require special coverage for contractors and laborers should they suffer an injury on the property.

Kidnap, Ransom and Extortion

Individuals and their family members face risks when traveling, be it for charity, adventure, or studying abroad. While our homeowner's policy provides coverage for kidnap expenses, Chubb also provides separate incident prevention, protection from the impact of ransom payments, and response resources such as the use of expert security negotiators and knowledgeable professionals to manage the situation.

Farm and Ranch

As a leader in the agricultural insurance market, Chubb offer a wide range of solutions for many types of family farm and ranch operations - from Napa Valley vineyards to thoroughbred horse stables. Our Farm & Ranch coverage protects dwellings and farm buildings on the land, recreational and farm vehicles or equipment, and livestock and hay.

Let us raise your expectations with these services

- World Class Claims Service
- Residential Risk Consulting
- Property Manager
- Wildfire Defense
- Auto Services
- Preferred Provider Network
- Family Office Risk Consulting
- Fine Art Risk Consulting
- Emergency Loss Mitigation and Restoration Services
- Identity Management
- Collector Car Services

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