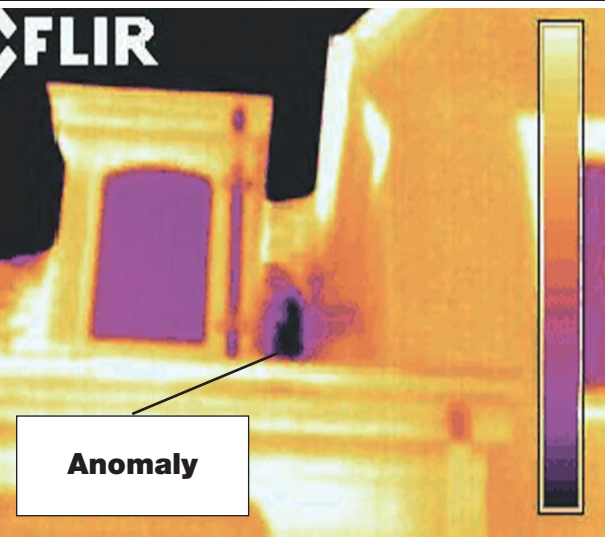




Chubb *Masterpiece*[®] HomeScanSM

Using the latest infrared technology to proactively detect hidden hazards in your home

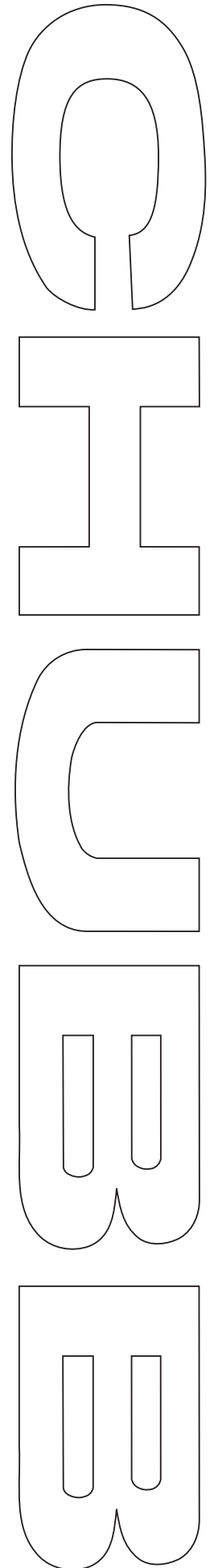


Without *Masterpiece* HomeScan, the owner of this home would not notice the beginning of a leak in what appears to be a fully functioning roof (pictured on top). Dark colors next to the window in the HomeScan image (pictured immediately above) indicate the presence of water collecting under the roof. Detecting what the naked eye can't, HomeScan uncovers this problem long before it becomes a major issue.

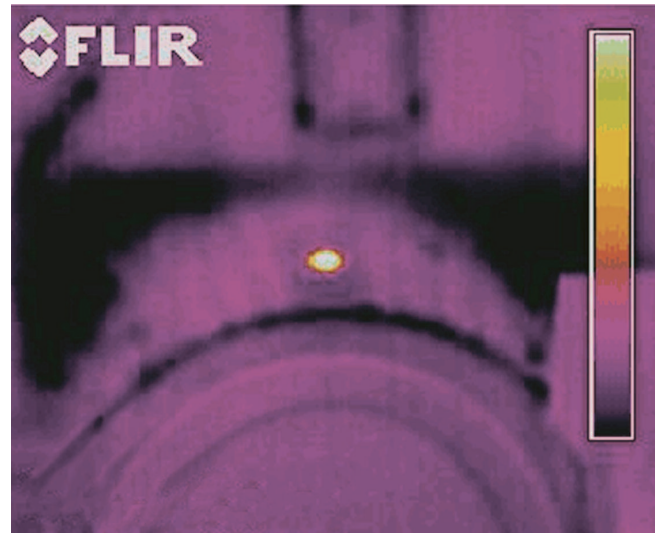
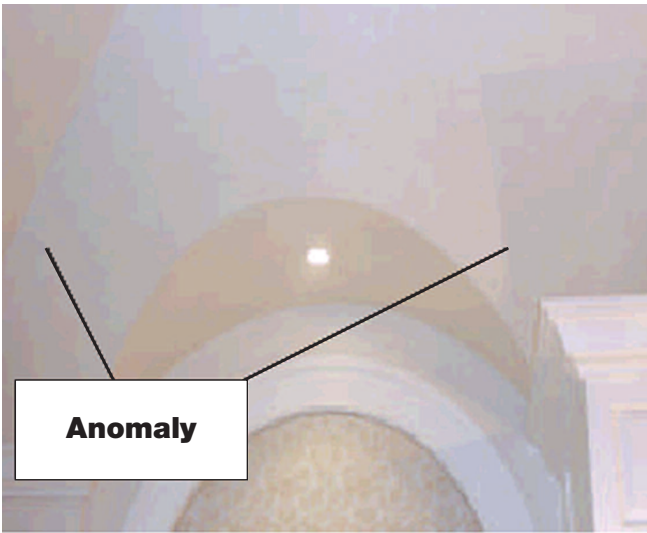
Masterpiece HomeScan is a consultative service that uses cutting-edge, infrared camera technology to help identify moisture problems and potential fire hazards in your home. With this technology, Chubb helps protect the personal safety of you and your household members, which is our highest priority. *Masterpiece* HomeScan can also help reduce the chance of potentially devastating losses to your home and personal possessions. This service is available to you as a Chubb homeowner policyholder, at no extra charge.

Key Benefits Of *Masterpiece* HomeScan

- **UNCOVER MINOR PROBLEMS BEFORE THEY BECOME MAJOR ONES.** Infrared technology detects problems that are developing behind the walls or in the ceiling — early on — even before you can see them. This may streamline and reduce the cost of repairs by more accurately pinpointing the location of a problem instead of knocking down huge sections of the wall or ceiling to assess the situation. Many times, these problems may only cost a few dollars to repair.
- **DETECT PROBLEMS WHILE THE HOME IS UNDER WARRANTY.** *Masterpiece* HomeScan may uncover hidden building defects in homes of all ages, like missing insulation as well as developing problems, such as a leak in your roof. For newly built homes or recently purchased or repaired homes, these issues might be covered under warranty. If so, the warranty will help you save considerable repair costs.
- **REDUCE HOME MAINTENANCE EXPENSES.** *Masterpiece* HomeScan can also identify insulation problems and issues with older plumbing and electrical systems. If insulation problems are properly addressed, this may help lower your heating and cooling costs and avoid frozen water pipes. If left undetected, problems such as electrical arcing could be potentially life-threatening and may lead to significant property losses.



(continued)



The owner of this home notices rising heating bills but is not sure what is causing the problem. The interior picture of the vaulted ceiling (above left) appears normal. The *Masterpiece* HomeScan of the same ceiling (above right) indicates significant areas of missing insulation (shown as dark blotches). By using infrared technology, HomeScan helps identify problems without having to tear down walls or ceilings.

How It Works

A highly trained Chubb appraiser, with knowledge in local construction and building science, will visit your home. The appraiser scans the walls and ceilings with an infrared camera to detect naturally occurring infrared light waves. The camera registers different surface temperatures and translates them into a variety of colors. A cooler temperature may indicate missing insulation (a common precursor to burst pipes) or worse, a wet spot. A hot reading may indicate an electrical hot spot, which may be a potential cause of fire. The powerful images captured during the *Masterpiece* HomeScan process will improve your understanding of any hidden problems. The average consultation takes an hour from start to finish, but can vary depending upon the size and complexity of your home.

How Chubb Can Help If A Problem Is Found

If the appraiser finds potential cause for concern, you may be referred to Chubb's *Masterpiece* Protection Network of more than 1,600 independent home repair and protection specialists including general contractors, roofers and plumbers. Many of these pre-qualified vendors offer discounts to Chubb customers.

To Learn More

Chubb is committed to helping you make your home a safer place. For more information or to request a complimentary *Masterpiece* HomeScan consultation, please contact your independent agent or broker.



Chubb Group of Insurance Companies

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www.chubb.com/personal

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