Chubb refers to the insurers of the Chubb Group of Insurance Companies. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. Actual coverage is subject to the language of the policies as issued.

The coverages and services described in the literature are not available in all jurisdictions and are not available to condominium, cooperative or renter policyholders, but are available to houses under construction and houses that are rented to others.

Wildfire Defense Coverage is triggered only when a wildfire is within three miles of a residence or when a civil authority initiates an evacuation order as a result of an approaching wildfire.

Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage.

You Want The Best? Go With Chubb.

Chubb Wildfire Defense Services

Protecting your home from the risk of wildfire

Chubb, P.O. Box 1615, Warren, NJ 07061-1615
www.chubb.com/personal

Form 02-01-0463 (Ed. 2/08)
Urban or rural, if your home is located in a brush or woodland setting, you may face the very real threat of wildfire. Wildfires often begin quietly and then spread quickly, igniting brush, trees and even homes. Chubb can help protect your family, home and property from wildfire with a unique combination of coverage and services designed to meet your specific needs.

**Wildfire Defense Offers Choices**

Chubb Masterpiece® homeowners policyholders in select states automatically have Wildfire Defense Coverage that provides reimbursement up to $5,000, with no deductible, for reasonable expenses incurred while defending your home from wildfire.

While you always have the option to choose your own wildfire defense provider if a wildfire approaches your property, Chubb offers homeowners policyholders in these same states the option to enroll in Wildfire Defense Services, which prevents you from having out-of-pocket expenses related to this coverage.

**Chubb Wildfire Defense Services**

In addition to the expense savings, enrollment in Wildfire Defense Services provides you coverage for a service that can help defend your home from an encroaching wildfire. Wildfire Defense Systems, Inc. (WDS), a leading wildfire management organization, may be automatically deployed to enrolled customers when wildfire threatens. We strive to make protecting your home as easy as possible.

WDS brings some of the best experience in the industry to work for you and is pre-qualified by Chubb, so you don’t have to go through the stress of finding a qualified service provider in the event of a wildfire. WDS is supervised by staff officers with up to 35 years of wildfire experience, including fire management experience with federal and state agencies.
• **Reducing fuel for the fire.** You can request to receive a wildfire hazard assessment at no cost, which will show how to reduce the fuel that can feed a wildfire around your home. This improves the chance that your home will survive a wildfire and helps create a safe space to allow firefighters to further defend your home in the event of a wildfire.

• **Watching your back.** WDS closely monitors your local area and knows when the conditions are ripe for wildfires. Enroll to receive real-time notices alerting you to the threat of wildfire and providing in-depth guidance to help prepare for the worst-case scenario.

• **Personal firefighter assistance.** If wildfire is within three miles of your residence or a civil authority initiates an evacuation order for your area as a result of an approaching wildfire, Chubb can deploy certified firefighters to your enrolled home. These firefighters may take a number of preventative steps, including spraying your home with Thermo-Gel®, a fire-preventing and heat-absorbing Class A fire-retardant gel. The service includes removal of the gel after the threat has passed.
Enroll in Chubb Wildfire Defense Today

Eligible homeowners policyholders must complete and sign an authorization form in order to enroll in this service. Doing so will grant Chubb representatives permission to access your property and take preventative measures in the event of a threatening wildfire. Please provide accurate contact information to avoid unnecessary delays.

Look for an authorization form in your policy enhancement notification letter, policy issuance letter, or policy renewal letter. You can also access the authorization form any time at www.chubb.com/personal. Log on and choose “View Policy Information.” Select “Paper Activity List” in the right-hand navigation bar, and then choose the most recent transaction to print a copy of your policy and authorization form.

For more information, please contact your independent agent or broker.
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