



## **Homeowners**

What's in a Chubb Homeowners Policy? Here are just a few key features that give you choices in coverage, broader protection than standard policies, and peace of mind.

**Extended Replacement Cost:** With extended replacement cost coverage, after a covered loss Chubb will pay to have your home repaired or rebuilt to its original beauty—even if the cost exceeds your policy limit. We will even pay for necessary upgrades due to modern building codes.

**Cash Settlement:** In the event of a covered total loss, if you decide not to rebuild or to rebuild at another location, Chubb offers a cash settlement, up to your policy limit. The choice is yours.

**Home Appraisal Service:** Chubb offers complimentary home appraisals for many homes that we insure. Chubb's highly trained appraisers will visit your home to carefully note the home's features, estimate the home's replacement cost and help you determine the amount of coverage you really need. Our appraisers also assist with security and fire prevention advice.

**Additional Living Expenses:** If your home cannot be lived in due to a covered loss and you need a temporary residence while your house is rebuilt, Chubb helps cover the reasonable increase in your normal living expenses. This allows you to maintain your fine standard of living while you must be away from home. Typical policies limit coverage to a percentage of your home's insured value.

**Replacement Cost Coverage:** In the event that the things inside your home are damaged, Chubb insures most belongings for the amount it costs to replace them today, without deduction for depreciation, up to the limit you chose on your policy. And Chubb doesn't require you to replace them. You may choose a cash settlement instead.

**The Extras:** Extras aren't extra with Chubb. A Chubb homeowners policy includes extra coverages to help protect you in unexpected situations, ranging from tree removal after a storm, restoration of electronic data destroyed by a computer virus or lock replacement if your keys are lost or stolen.