



CHUBB®

Unique protection
for your city home

Masterpiece®
City Home Insurance

Your special home deserves our special treatment.

At Chubb, we appreciate that protecting your city home requires a comprehensive understanding of both your home's historical significance and its contemporary value. With Chubb's Masterpiece City Home policy, we help protect the historic details that give your city home so much character today.



96%

of Chubb clients with a paid claim are highly satisfied with their claim experience.¹

For city homeowners like you, restoring the unique architectural features of your well-loved home – be it a brownstone, townhouse, row home, or single-family home – can be a labor of love. From the plaster moldings in the living room to the antique heart pine flooring, there’s nothing cookie-cutter about your city property. That’s why you want an insurer who cares enough to protect your one-of-a-kind home.

At Chubb, you’re more than a claim. You’re our client.®

We look for ways to say yes.SM

If you experience a claim, we make sure you’re made whole again quickly.

We look for ways to do more.SM

We provide comprehensive protection to suit your unique needs, and work to help prevent issues from happening in the first place.

What is a “City Home”?

City homes are not just distinguished by their city location but also their historic characteristics – often built prior to the 1940s with masonry construction.

¹ Combined score is for personal and commercial lines clients surveyed by Chubb over a five-year period (2016-2020).



Tailored coverage for your unique home



When deciding on an insurer for your home, you may come across some that claim to specialize in city homes. And, you may be wondering what sets Chubb apart. The truth is, while other insurers may offer some appealing features, our Masterpiece City Home policy is both comprehensive and customizable for your city home needs.



You'll benefit from our focus on prevention and protection

With expertise in historic construction, our Risk Consultants can work with you to develop a plan to help maintain and preserve your home's unique details. They will carefully note and document the distinctive features of your home inside and out – from quarter-sawn oak parquet flooring to oversized solid wood doors – so we can repair and restore what matters most should the unexpected happen.

Our Risk Consultants can also offer suggestions on how to help prevent issues from happening in the first place. Chubb's infrared advanced technology scans walls and ceilings with infrared waves, which can reveal leaks, missing insulation, and faulty electrical connections to help prevent future damage. And it's available for Chubb policyholders at no additional cost.



You won't hear us say, "That's good enough."

If you experience a covered claim, we restore or replace damaged property paying attention to the details that matter most to you, from your modern upgraded appliances and custom cabinets, to your home's more historic details like antique mantels or millwork. You're always free to use your own contractor, or you're welcome to use a Chubb-vetted restoration specialist with expertise in city homes.

A dedicated Chubb claim adjuster will be your personal point of contact to help you manage the claims process from start to finish. They'll be by your side to provide guidance and support and help ensure the restoration and repair process is seamless and timely.



When a Chubb client, living in their city home from the 1920s, experienced a kitchen fire, Chubb was there to help. Chubb experts were quickly on scene to carefully assess and document the damage to the original finishes, trim, historic elevator, and art collection. A Chubb-preferred fine art consultant was brought in to take a full inventory of the collection, carefully moving the artwork to be professionally restored. Chubb also helped the couple bring out a consultant of their choice to repair and restore all the details of the home's historic elevator.



Chubb clients living in their city home from the late 1800s experienced water damage that originated from the attached neighboring property. Their home had significant water damage on the main stairway wall, which had been updated with custom-painted plaster and decorative molding. Because Chubb understands the value of these unique details, the custom-painted plaster was repaired and restored by the original artist.



While a Chubb client was away, their 1910 brownstone sustained a plumbing leak that affected every floor of their home. The damage extended to the historic hardwood and marble floors, built-in cabinets, paneling, electrical wiring, lighting, and elevator. To help make sure the client's home had comprehensive protection against future water damage, Chubb covered the installation of a leak-detection device that was tailored to work for the client's unique city home.

Let us raise your expectations

Here are just a few reasons why 96% of our clients surveyed would highly recommend Chubb to a family member or friend:

1 Fast claims service

We've trained our claim adjusters to contact you within 24 hours, and if approved, to issue your payment within 48 hours.

2 Need more, get more

With our extended replacement cost coverage, we'll pay to have your home restored or rebuilt beyond the policy limits, if necessary, after a covered loss.

3 Take the cash instead

We give you the option of a cash settlement, up to your policy limit, instead of rebuilding after a total covered loss. The choice is yours.

4 The details matter

We'll note the unique details of your city home to help ensure that if you ever have a covered claim, we will be there to guide you through the repair and restoration.

5 Bring it up to code

Repairing or restoring older city homes can require meeting today's building codes. If you're rebuilding after a covered loss, we'll pay to bring the damaged areas up to the existing code at the time of the loss.

6 Live in comfort

We'll help make sure you're comfortable in a similar type of home in your school district, if available, or at a suitable hotel while repairs are being made after a covered loss.

7 Protect your city garden

A unique part of your city home may be a well-loved garden – perhaps even hidden away on the roof. To help protect your trees, shrubs, plants, or other permanent structures, Chubb will cover damage from circumstances like fire, theft, or vandalism.

8 Fair rental value

















If any part of your city home is usually rented out to others, and you can't collect rent because of a covered loss, we will pay you the fair rental value while your home is being restored.

9 Watertight coverage

Unlike many insurers, we cover water backup from interior sewer and drains, up to your policy limit.

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 service and protection you can expect when you're a Chubb client. Work with your independent agent or broker to fill out the right-hand column to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
In-home assessment with a Chubb Risk Consultant at no additional cost		
Exceptional claims service with contact made within 24 hours, and payment issued within 48 hours once approved		
Extended replacement cost coverage that provides coverage beyond the policy limits if necessary, to rebuild or restore your home after a covered loss		
The choice to take a cash settlement, up to your policy limit, instead of rebuilding after a total covered loss		
Coverage for rebuilding to existing code at the time of a covered loss		
Additional living expenses if you need a temporary place to stay		
Coverage for trees, shrubs, plants, or other permanent outdoor structures		
Water backup of interior sewers and drains included, up to applicable policy limits		

For more information

Please contact your agent or broker or visit

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 do more for our clients.

Chubb. Insured.SM

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and applicable law. Facts may have been changed to protect privacy of the parties involved.

©2021 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its North American-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ 08889. Form 02-01-0880 (Ed. 7/21)