

CHUBB®

Explore great benefits for Chubb clients

Make the most of our suite of services – all at no additional cost or at discounted rates for Chubb clients.



Tailored services to help protect what matters most

As our client, you have access to an expansive suite of services and benefits, offered at no additional cost or at discounted rates, designed to complement the insurance protection you already have through Chubb.

Take advantage of an extra layer of **preparation, prevention, and protection** for your family, home, and valuables. Whether ensuring you're prepared for a natural disaster, taking measures to help prevent identity theft online, or protecting your family's safety, these services offered by Chubb and in some cases by third party vendors can be tailored to you and your loved ones.

As a Chubb client, you also have access to our **Trusted Service Network**, which can connect you with prequalified experts in preservation, restoration, appraisals, architecture, art, auto, security, and many other areas. Whether through Chubb or one of our trusted partners, you'll have the support, guidance, and resources you need to help protect what matters most.



At Chubb, you're more than a claim. You're our client.™

We look for ways to say yes.™

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

We look for ways to do more.™

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

Preparation

Be prepared at home and on the road. Whether it's staying ahead of natural events like wildfires or looking after a second home, we're there for you.

If you live in an area prone to wildfires:

Our **Wildfire Defense Services*** will help protect your family, home, and assets before, during, and after a fire. State-of-the-art fire tracking will keep you updated, while dedicated fire experts conduct a rigorous threat evaluation and provide detailed recommendations tailored to your property. If a fire is approaching, private firefighters may be sent to your home. With thorough cleanup, reimbursement for out-of-pocket expenses, and assistance with the claims process, you'll be made whole again as quickly as possible.

To see the eligibility of any of your properties, you can either:

1. Log on to the **Client Portal** or the **Chubb Mobile app** and visit the **Catastrophe Services Center**.
2. Simply reach out to your agent or broker for more information.



If you're looking to stay ahead of potential weather events:

Chubb Property Manager* is a key service that monitors your secondary home(s) that may be at risk of hurricane damage. This service includes proactive guidance to prevent losses and damages in the first place, and post-storm inspections along with detailed reports that may even include drone images of your home's condition. If damage is found, we can help you expedite your claims process, and with your approval, send mitigation specialists to limit further damage to your home and provide short-term repairs.

Chubb's **Impending Weather Notifications** and **Preparedness and Planning Resources** proactively alert you to weather events that may impact your home(s).

These also provide comprehensive information to help protect your family, property, and possessions before, during, and after weather hits. Plus, the Chubb Mobile app's new **Catastrophe Tracker** makes it easier than ever to stay informed with real-time updates on weather events like hurricanes, earthquakes, hail, tornadoes, and wildfires.

See below for the different ways to sign up:

1. Log on to the **Client Portal** or the **Chubb Mobile app** and visit the **Catastrophe Services Center**.
2. Visit the **Catastrophe Services Center** on the **Chubb Client Portal** www.chubb.com/welcome, using your unique client login.
3. Visit www.chubb.com/hurricane and complete the online **Property Manager DocuSign Authorization Form**.



* State distributions listed below:

• Wildfire Defense Services are available to clients with single-family dwellings in AZ, CA, CO, FL, GA, ID, NV, NM, ND, OK, OR, SC, SD, TN, TX, UT, WA, and WY.
• Property Manager is available for secondary/seasonal homes with wind coverage in AL, CT, DE, FL, GA, LA, MD, MA, MS, NC, NH, NJ, NY, PA, RI, SC, TX (select counties), and VA.

Prevention

Whether at home or online, we'll help you stay a step ahead of potential risks.

To help prevent losses online:

You can request a free **Cybersecurity Consultation**** through our partnership with a full-service, white-glove private investigations firm. This consultation will provide you with a comprehensive analysis and customized protection strategies specific to your needs and risks.

We know how hard it can be to feel safe in the online world, but with trained cyber-analysts in your corner, you can be confident that your online information will stay more secure.



To prevent intrusion or safety risks at home:

As a Chubb client, you can access valuable discounts on our partner vendors' advanced **Home Security Solutions**** that monitor your home 24/7 and help protect your property from intrusions, fire, smoke, and other dangers.

You can consult with one of our Risk Solutions specialists about your specific needs so that they can give a personalized recommendation for the security system that would work best for you.

To help prevent damages to your home and valuables:

Chubb's Risk Solutions

You can receive a **Personalized Risk Consultation** from Chubb Risk Solutions Specialists, offering customized solutions to help reduce the risk of damage to your home and possessions. Our specialists will take the time to get to know you, the unique details of your home, and your current and future needs. For example, our Risk Consultants can work closely with your designer and/or architect during any home renovations, so that they can provide you with tailored and technical advice on how to help protect everything that makes a house your home.

Chubb's Advanced Water Leak Detection Systems

As our client, you can receive valuable discounts from our partner vendors on advanced **Water Leak Detection Systems**** that can be installed in your home to detect leaks and automatically cut off the flow of water to minimize further damage. Whether you're at home or away, you can have peace of mind that your home will be safer and less susceptible to water damage.

Chubb's Valuable Collection Services

As your valuables appreciate over time, Chubb's **Valuable Collection Services** and in-house collector specialists can help ensure that your collections retain their maximum value. Experts in fine art, wine and spirits, jewelry, and other valuables can offer guidance on proper storage, restoration, and display. You can also consult experts in specialties like preservation, transportation, and collection management, plus auction and appraisals for when you're ready to capitalize on the collection(s) you've built.





Protection

In our changing world, we know how important it is to be confident that you and your loved ones are staying protected.

To help protect the safety and identities of your loved ones:

Identity Theft Resolution Services** are available through our partnership with a leader in identity theft defense, education, and recovery strategies. They can provide you with personalized, one-on-one support to help prevent and resolve identity theft-related issues that may arise. This includes assistance with police reports, affidavits, and developing case files, as well as one year of fraud and credit-monitoring services. If you have lost identification or other important documents through theft or natural disasters, this service can also assist in recovery or replacement.

At a discounted rate available to Chubb clients, you can receive a **Lifestyle Vulnerability Diagnostic**** from a leading threat management and security consulting firm.

Their experts will provide a superior, in-depth review on how to strengthen your security profile and can help answer your questions about family safety. This can include:

- Enhancing your personal security procedures, such as risk and vulnerability assessments to identify and mitigate areas of concern.
- Recommending residential security enhancements, like physical site assessments and standard operating process assessments.
- Providing recommendations for securing your technology to help avoid hackers, cybercrime, and cyber bullying.
- Conducting Travel Security Assessments to help ensure that you are safe wherever you go.



To help you protect against risks presented by household employees:

Chubb's white-glove security partner can provide at least one thorough **Background Investigation**** of your household staff at no additional cost, so you can have better information about people who you are trusting in your home.

You will have access to a suite of household protection services through our partnership with a leading workplace solutions firm. You can request a specialized **Employment Best Practices Consultation**** with their specialists, who can help protect your home and family against litigation, theft, and any other issues or liability risks that can arise from having household staff.

You can request a **Handbook for Household Employers**** that provides tailored guidelines to help you manage your household staff, including outlines for wages and overtime laws. These guidelines can include at-will employment notice, equal employment opportunity, sexual harassment-free workplace, family medical leave, workplace wrongdoing, and more. These essentials can help you maintain a safe and long-lasting relationship between your family and your employees.

To help you accommodate changing needs of you and your loved ones:

Our **Accessibility Consultation**** service can provide you with a team of trained experts to advise on how to update your home with universal design mind, while still maintaining its value and beauty. Available in the U.S. and Canada, you can enhance the safety and physical accessibility of your home for family members of all ages and abilities, while also minimizing potential liability.

For **Family and Eldercare Services**** we have partnered with a premier, technology-enabled caregiver service to help those with aging family members navigate the next stages of life with their loved ones in mind. You will get product and service recommendations from experts in eldercare, as well a database of tools such as podcasts, videos, and other resources for advice and assistance. You will also have access to organized social activities to provide the best quality of life for your family members.





When Chubb's services *made all the difference*

See how Chubb's suite of services stepped in for our clients.

"I didn't want my memories to burn. Thanks to Chubb, they didn't."

One summer, wildfires threatened to destroy Clay Pulliam's home — a home that had been in his family for nearly 80 years and that he had been visiting his whole life. Before Clay even knew about the fires, Chubb was monitoring them, and before he could even think about what needed to be

done, Chubb had sent private firefighters to protect and ultimately save his property. "Some people told me I was lucky," he said, "Yet luck doesn't go out in the woods for five days to battle a wildfire. But Chubb did."



"Our house was once ruined by water. Chubb made sure it was the first and last time."

After Joe and Roberta put \$50,000 into their family home to get it ready for sale and just a few weeks before putting it on the market, disaster struck in the form of massive, disastrous water leaks. With water ballooning through freshly painted walls and raining down from the ceiling, their home was in ruins. As Chubb helped Joe and Roberta rebuild and restore their home to its updated glory, their Chubb adjuster recommended a water leak-detection system to prevent this from ever happening again — and that's exactly what happened. The day before relisting their brand-new, 90-year-old house, Joe received a notification on the Chubb Mobile app that a leak had been detected.

Roberta rushed home to check the damage and "was terrified to walk into the house thinking this is just like last time, but I couldn't find anything wrong." The system had immediately shut off their water before any further leakage or water damage could set them back. "It went from being really upsetting to actually really assuring, to show us this thing works." When the couple finally moved, they were sure to use their Chubb client discount to arm their new home with a water leak-detection system after seeing firsthand the significant financial, emotional, and physical damage something as small and avoidable as a leaky pipe can cause.

Explore great benefits for Chubb clients

To learn more about Chubb's free services, discounted benefits, and comprehensive coverages, please contact your agent or broker or log in to the [*Chubb Mobile App*](#) or the [*Chubb Client Portal*](#).

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.

The fact that offers and potential discounts may be made available for the services described herein is not an indication that insurance coverage is available under any Chubb policy for any particular incident.

Chubb. Insured.™

The services noted ** are provided by third party vendors not affiliated with Chubb. Discounts on products and services offered by third party vendors are available only to Chubb policyholders with current in-force policies and are subject to applicable insurance laws. For products and services provided, the policyholder and third party vendor would enter into a vendor relationship directly. Chubb will not be involved in the policyholder's decision to purchase services and has no responsibility for services that may be provided. Chubb does not endorse any third party identified herein and the description of a third party vendor's services is not intended to be an endorsement of that vendor.

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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. 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 and the actual coverage of the policy as issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ 08889.