

Chubb Masterpiece® Deluxe Home Sellable Differences

Ellen Kroesen VP, PRS Sales & Distribution Training Manager

Development Program || Virtual Session || June 1, 2026

Agenda

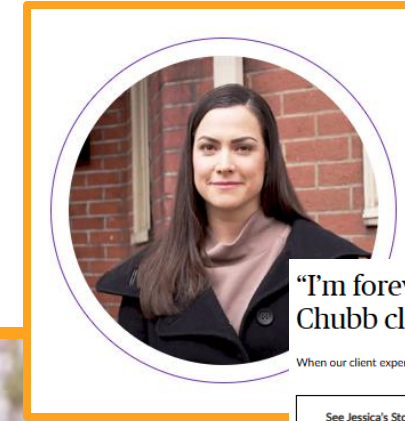
- ✓ Who are we selling to.....
- ✓ The Iceberg or the Story
- ✓ Chubb Masterpiece® Deluxe House Coverage
 - ✓ Extended Replacement Cost Coverage
 - ✓ Replacement Cost Cash-out Option
 - ✓ Rebuild to Code
 - ✓ Loss of Use
 - ✓ Other Structures
- ✓ Chubb Masterpiece® Deluxe Contents Coverage
 - ✓ Deluxe vs. Standard
 - ✓ Special Limits
- ✓ Deductibles
- ✓ Claim Stories
- ✓ Resources

The Chubb Insured – Successful Families & Individuals

- ✓ Insurable wealth
- ✓ Professional occupation
- ✓ See insurance as an important financial service
- ✓ Values our financial position
- ✓ Appreciate our value-added approach
- ✓ Interested in loss prevention and resilience
- ✓ Nearly clean loss experience
- ✓ Potential for account to grow over time
- ✓ Require a more sophisticated level of insurance
- ✓ Wants their carrier to be a full solution provider



Yuctan and Jillian
Chubb clients since 2003



“I’m forever grateful that I’m a Chubb client.”

When our client experienced a home fire, see how her coverage helped her rebuild.

[See Jessica's Story](#)



Kirtley
Chubb client since 2004



Price



Methods of Home Valuation-Inside & Outside Insurance Industry

Market Value

Assessed Value

Replacement Cost





Your home's replacement cost

How much insurance coverage do I need for my home? It's a good question, since the amount of coverage that you need may not equal the market value of your home — regardless of whether your home was recently built or has historic significance, is a single-family residence or a condominium. Instead, what you need is coverage in the amount of your home's replacement cost.



Questions?



Chubb Masterpiece® Deluxe House Coverage



CHUBB®

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Chubb's Masterpiece® homeowner insurance policies go above and beyond what many other insurers provide today. The following presentation will help show what is included in Chubb Masterpiece contracts compared to what you may see other homeowner insurers offering

Chubb Masterpiece® Deluxe House & Contents Coverage⁽¹⁾



1. Coverage analysis is based on Colorado Masterpiece Deluxe House, Contents and Personal Liability contracts with an edition date of 8/31/2020.
2. Additional coverage is available by endorsement for additional premium.
3. Coverage is capped in: AL, CA, FL, HI, LA, MS, SC, and WY. Buy-downs of this coverage are available in some states.

Chubb Masterpiece® Deluxe House Coverage

Coverage A
or
Dwelling Coverage



Chubb Masterpiece® Deluxe House Coverage

	HO-3	HO-5	Chubb Masterpiece ¹
	(ISO - HO 0003 03 22)	(ISO - HO 0005 03 22)	
Policy deductible applies unless otherwise indicated.			
Building Coverage			
Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included ³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available

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Coverage may vary by state. For illustration purposes only. Coverage is subject to the language of the policies as actually issued

Chubb Masterpiece® Deluxe House Coverage

Chubb Masterpiece® Deluxe House Coverage

“....a “covered loss” includes all risk of physical loss to your house or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies.

Chubb Masterpiece® Deluxe House Coverage

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 0003 03 22)	(ISO - HO 0005 03 22)	

Policy deductible applies unless otherwise indicated.

Building Coverage

Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included ³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available

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Chubb Masterpiece[®] Deluxe House Coverage

Extended Replacement Cost

“.....we will pay the reconstruction cost even if this amount is greater than the amount shown in the Coverage Summary...”

Must insure to 100% of R.C.

Why does extended replacement cost matter?

Your payment basis however will be Verified replacement cost if at the time of a covered loss:

- you have renovated or constructed additions to your house or other permanent structure and the square footage is more than 25% greater than the square footage since we last inspected your house or other permanent structure, or the last time you notified Chubb in writing of any square footage increases;
- you have a covered total loss to your house or other permanent structure and do not begin to replace or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us;
- you do not repair, replace, or rebuild your house or other permanent structure at the same location.

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Chubb Masterpiece® Deluxe House Coverage

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Chubb Masterpiece® Deluxe House Coverage

Cash Out Option

Allows the insured to receive cash, up to their policy limit, instead of rebuilding after a covered total loss

Automatically included

Chubb Masterpiece® Deluxe House Coverage

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 0003 03 22)	(ISO - HO 0005 03 22)	
Policy deductible applies unless otherwise indicated.		

Extra Coverages

Rebuilding to Code	10% ²	10% ²	No Stated Limit ³
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Chubb Masterpiece® Deluxe House Coverage

Rebuild to Code

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of a loss.....

Automatically included

Chubb Masterpiece® Deluxe House Coverage

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 0003 03 22)	(ISO - HO 0005 03 22)	
Policy deductible applies unless otherwise indicated.		

Loss of Use Coverage

Percentage of House Coverage	30%	30%	No Stated Limit³
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Loss Of Use

After a covered loss to covered property, we cover the increased cost you incur of conforming to any law or ordinance, that was in place at the time of a loss.....

Automatically included

Questions?



Chubb Masterpiece® Deluxe House Coverage

Coverage B or Other Structures Coverage



Chubb Masterpiece® Deluxe House Coverage

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 0003 03 22)	(ISO - HO 0005 03 22)	

Policy deductible applies unless otherwise indicated.

Other Structures Coverage

Percentage of House Coverage	10%	10%	20% ²
Extended Replacement Cost	Not Included ³	Not Included ³	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available

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Questions?



Chubb Masterpiece® Deluxe Contents Coverage

Coverage C
or
Contents Coverage



Chubb Masterpiece® Deluxe Contents Coverage

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 0003 03 22)	(ISO - HO 0005 03 22)	
Policy deductible applies unless otherwise indicated.		

Contents Coverage			
Contents Contract Type	Named Perils ²	"All Risk"	"All Risk"
Contents Replacement Cost	Not Included ³	Not Included ³	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available



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Chubb Masterpiece® Deluxe Contents Coverage

Chubb Masterpiece® Deluxe Contents Coverage

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

“Contents” means personal property you or a family member owns or possesses.

Chubb Masterpiece® Deluxe Contents Coverage

Chubb Masterpiece® Deluxe Contents Coverage

In Deluxe Contents Coverage, a “covered loss” includes **all risk** of physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applied. Exclusions to this coverage are described in **Exclusions**.

Masterpiece® Homeowners Insurance - Deluxe vs. Standard Coverage Comparison

Below is a comparison of our Deluxe and Standard coverage options, so you can select the right coverage to help protect all the details that make your house your home.

Deluxe (coverage against **all risk** anywhere in the world unless stated otherwise or an exclusion applies) vs.

Standard (coverage caused by **named perils** anywhere in the world unless stated otherwise or an exclusion applies)

Peril	Deluxe	Standard
Fire, lightning, explosion	Covered	Covered
Wind and hail	Covered	Covered
Mysterious disappearance (e.g., lost or misplaced item)	Covered	Not covered
Breakage of non-fragile articles (e.g., furniture broken during a move)	Covered	Not covered
Accidental damage (e.g., unforeseen accidents like spilled wine on furniture or area rugs)	Covered	Not covered
Child-related damage (e.g., child draws on sofa with markers)	Covered	Not covered
Cigarette burns	Covered	Not covered
Internal falling objects (e.g., chandelier falls from ceiling and damages dining room table)	Covered	Not covered
Damage caused by temperature or dampness (e.g., caused by rain, sleet, or snow)	Covered	Not covered
Damage by hot objects (e.g., hot plate burns antique kitchen table)	Covered	Not covered
Aircraft	Covered	Covered
Vehicles	Covered	Covered
Sudden and accidental smoke	Covered	Covered
Vandalism	Covered	Covered
Theft	Covered	Covered
Falling objects	Covered	Covered
Weight of ice and snow	Covered	Covered
Collapse of building	Covered	Covered
Accidental discharge or overflow of steam/water	Covered	Covered
Sudden or accidental cracking	Covered	Covered
Freezing	Covered	Covered
Power surge	Covered	Covered

Additional Benefits of Deluxe Coverage:

- With Deluxe coverage, the insurance company must prove that there is no coverage.
- Deluxe coverage is the broadest coverage available on the market, providing extra security and peace of mind.

Examples of Claims Covered Under Deluxe Coverage Only:

- Nail polish remover spills on furniture, damaging fabric or finish.
- Property that is left on the car roof when the driver pulls away.
- Water from an outdoor sprinkler sprays through an open window, damaging the contents of the home.
- The housekeeper overwaters your plants and the overflow damages your Oriental rug.
- Kids playing basketball in the house knock a painting off the wall, tearing the canvas.
- Glass coffee table is chipped or broken during a move.
- Your bracelet falls off during a New Year's Eve party (subject to "special limits" under contents).
- You use the wrong cleaner on your antique furniture, stripping the finish and diminishing its value.
- House sitter throws a party while you are away; damage includes cigarette burns, broken furniture, and stained carpets.

Chubb Masterpiece® Deluxe Contents Coverage

HO-3	HO-5	Chubb Masterpiece ¹
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Contents Coverage			
Contents Contract Type	Named Perils ²	"All Risk"	"All Risk"
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Chubb Masterpiece® Deluxe Contents Coverage

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Contents Coverage			
Contents Contract Type	Named Perils ²	"All Risk"	"All Risk"
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Chubb Masterpiece® Deluxe House Coverage

Chubb Masterpiece® Deluxe Contents Special Limits

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

All loss resulting from any act or any series of similar or related acts:

- committed by any one person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated, is considered to be one loss, even if a series of similar or related acts occurs over multiple policy periods.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, tokens, unrecoverable scrip, smart cards, prepaid value cards, prepaid debit cards, or gift certificates \$2,500

Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets \$10,000

This special limit includes the necessary, reasonable expense incurred if you research, replace or restore these items after a covered loss, using the most cost-effective method available.

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers	\$5,000
Watercraft, including their furnishings, equipment, and outboard motors	\$10,000
Golf carts	\$5,000
Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen	\$5,000
Furs that are lost, misplaced, or stolen	\$5,000
Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry and articles described in another Special Limit category, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen	\$10,000
Collectible stamps, coins, and medals	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Guns that are lost, misplaced, or stolen.	\$10,000
Grave markers or mausoleums	\$10,000

Chubb Masterpiece® Deluxe House Coverage

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Questions?



Chubb Masterpiece[®] Deluxe House Coverage

Deductibles

Chubb Masterpiece® Deluxe House Coverage

Special deductibles.

If more than one special deductible applies to a covered loss (other than the construction deductible or the vacant house deductible), the special deductible with the greatest dollar amount applies to the covered loss. If any individual or combination of the following special deductibles applies to a covered loss, the greatest dollar amount of any other applicable special deductible and any of these applicable deductibles will be combined, and the total amount of all applicable deductibles will be applied to the covered loss: the construction deductible; or the vacant house deductible.

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Chubb Masterpiece[®] Deluxe House Coverage

Construction deductible.

In lieu of the base deductible, a 5% special construction deductible applies to each occurrence if at any time during the policy period: you are newly constructing your house; you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house at the time of a covered loss or \$500,000, and you or your agent did not notify us, and the covered loss commenced at such house or other permanent structure.

This construction deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss. If the dollar amount of the base deductible is greater than the dollar amount of the construction deductible, the dollar amount of the construction deductible is increased to the dollar amount of the base deductible. This construction deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

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Chubb Masterpiece[®] Deluxe House Coverage

Vacant house deductible.

In lieu of the base deductible, a 5% special vacant house deductible applies to each occurrence if your house has been substantially empty of furnishings and contents for more than 30 consecutive days at the time of a covered loss, and you did not notify us it would be vacant. This vacant house deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss. If your house coverage amount is increased because of extended replacement cost, the deductible will be based on the increased amount. If the dollar amount of the base deductible is greater than the dollar amount of the vacant house deductible, the dollar amount of the vacant house deductible is increased to the dollar amount of the base deductible. This vacant house deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

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CHUBB®

Claims Stories

AUGUST 2025

Unexpected events can happen without warning, leaving individuals and families facing sudden challenges. Proper insurance coverage is crucial in these moments, offering a financial safety net and supporting recovery. From an alarm system malfunction to a burst frozen pipe, the right insurance can make all the difference in navigating the aftermath. The following real-life examples illustrate how the right insurance protection can make all the difference in rebuilding and moving forward.

A burst pipe and a remarkable recovery

When a frozen fire sprinkler burst in a home, water flooded the main level, damaging multiple rooms. The homeowner, who built the house in 2003, faced the challenge of restoring it to its original state – especially replacing a specific carpet chosen by his late wife. Although the original carpet was no longer available, a Chubb adjuster worked closely with manufacturers to create a custom replacement that perfectly matched the original. The personalized support and dedication to detail left a lasting impression on the homeowner, showcasing Chubb's commitment to exceptional service.



Chubb claim payment: \$375K

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Comprehensive coverage eases condo fire aftermath

When a massive fire erupted in a building, heavy smoke and soot seeped into a client's condo. The damage was so extensive that Chubb covered the Additional Living Expenses for the year the client's home underwent specialized ozone cleaning and extensive repairs.

The swift response from a Chubb adjuster and Disaster Restoration Service, a Chubb agency partner, ensured a smooth recovery, minimizing both physical and financial disruptions. While some of the client's neighbors had inadequate insurance, our client was grateful for Chubb's comprehensive coverage. The experience highlighted the importance of choosing the right insurance carrier to provide some peace of mind during life's unexpected challenges.



Chubb claim payment: \$185K

CHUBB®

Claims Stories

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Chubb claim payment: \$185K

Staying on top of new insurance claims trends helps us spot risks early and protect our clients more effectively. By looking at the most common claims from 2025, we can fine-tune our approach, offer practical advice, and make sure clients have the right coverage for what's happening now. Here are some real-world examples of the claims we saw most often last year.

Jewelry Claims | Expert guidance in times of loss

Our client faced an overwhelming situation when a fire struck her home, destroying cherished jewelry and fine art. Although her homeowners policy was with another insurance carrier, her Chubb's Valuable Articles policy ensured she and her items were further protected.


Our adjuster took the time to listen, understand, and guide her through every step, collaborating with her homeowners carrier to review every detail of her coverage. Through her Chubb coverage, the client received full reimbursement for her jewelry, fine art, and even gym equipment. She shared how Chubb's knowledgeable, compassionate support turned a traumatic event into a reassuring experience, praising our adjuster's empathy and professionalism.

 Chubb claim payment: \$150K

Non-Weather Water Claims | Support that simplified a complicated claim

A leak from a refrigerator icemaker caused water damage across two levels of a client's home, destroying custom cabinetry and discontinued hardwood flooring. With multiple children, live-in workers, and pets, the family worried about being displaced for weeks to make the repairs.


Chubb's Claims team worked closely with restoration experts and contractors to design a staged plan, allowing the family to remain at home while repairs were completed. Throughout the process, Chubb provided clear updates, practical solutions, and genuine support to minimize disruption and guide the family every step of the way. The clients later expressed heartfelt gratitude, noting our dedication and attention to detail that truly sets Chubb apart.

 Chubb claim payment: \$1.1M

Auto Glass Replacement | Windshield worry solved quickly

While driving his brand-new car, our client was startled when a rock struck the windshield, leaving a crack that quickly worsened. Concerned about safety and reliability, he turned to Chubb.

From the first call, Chubb made the process easy and transparent. The windshield was replaced at the dealership and reimbursement was issued the same day—no hassle, no delays. The client felt supported and informed throughout the experience, appreciating the clear communication and smooth claim handling. He shared how reassured he felt knowing Chubb was there to help when it mattered most.

 Chubb claim payment: \$4.2K

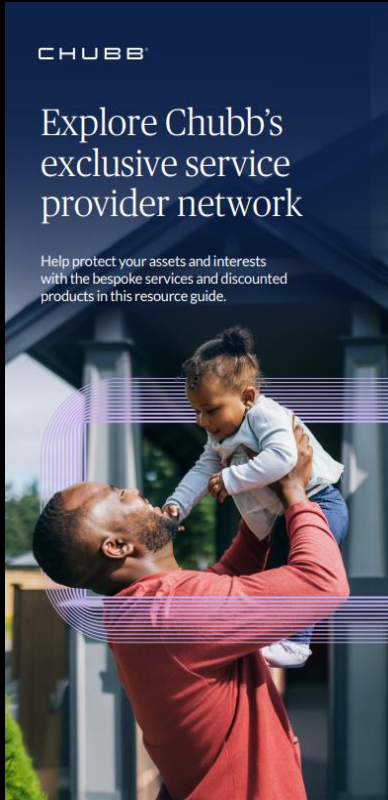
For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing

Questions?



Client Service Catalog (NEW)



CHUBB®

Explore Chubb's exclusive service provider network

Help protect your assets and interests with the bespoke services and discounted products in this resource guide.

✓ AT NO ADDITIONAL COST Ⓢ CHUBB NEGOTIATED DISCOUNT

MORE ON PAGE 2 →

Personalized protection guidance

- ✓ **RISK SOLUTIONS CONCIERGE SPECIALISTS**
Our concierge service is another way Chubb supports your unique client's insurance needs, including:
 - Personalized guidance to navigate loss prevention options, including water leak detection systems and home security solutions.
 - Recommendations to protect valuable collections – referrals to our in-house collector specialists.
 - Customized, one-on-one reviews of your Chubb Home Assessment to provide a better understanding of any requirements.[Learn more](#)

Water damage prevention and detection

- Ⓢ **WATER SPECIALIST ADVICE AND GUIDANCE**, including water leak detection devices to help protect your client's property from water damage:
 - **StreamLabs:** 20% discount [Learn more](#)
 - **Leak Defense:** 37% discount [Learn more](#)
 - **Flo Logic:** 15% discount [Learn more](#)
 - **Phyn:** 15% discount [Learn more](#)
 - **Moen:** 15% discount [Learn more](#)

Fire prevention and detection

- ✓ **TING (WHISKER LABS)** electrical monitor devices. Available in all states except AK, DE, NC, SD, WY, and Canada. [Learn more](#)
- Ⓢ **ADT** custom home security with 24/7 monitoring systems and VIP priority service, with discounts up to 15%. [Learn more](#)

Driver education and travel services

- ✓ **NATIONAL CAR RENTAL** elite membership, including guaranteed vehicles and upgrades, executive area access, and private airport car delivery. [Learn more](#)
- Ⓢ **GO RENTALS** luxury car, SUV, and sports car rentals, the only official elite rental car company recognized by Forbes Travel Guide, with \$250 off the first rental. Email Chubb@gorentals.com.
- Ⓢ **SKIP BARBER** safe driving classes (onsite) designed by expert instructors to teach defensive driving skills, at a 15% discount. [Learn more](#)
- ✓ **SAFELANE™** measures driving behaviors through the Chubb Mobile app to encourage safety and help clients earn potential auto insurance premium discounts. [Learn more](#)

CHUBB®

✓ AT NO ADDITIONAL COST Ⓢ CHUBB NEGOTIATED DISCOUNT

Natural disaster and extreme weather related services

- ✓ **CHUBB PROPERTY MANAGER (CPM)** post-hurricane home condition assessment to help if your client's property has been damaged. [Learn more](#)
- ✓ **WILDFIRE DEFENSE SERVICES (WDS)** loss mitigation services that deploy certified fire professionals to proactively defend your client's home. [Learn more](#)
- ✓ **CHUBB HURRICANE PARKING PROGRAM** elevated parking spaces for flood-prone areas in select counties in FL. [Learn more](#)
- Ⓢ **FLOOD RISK AMERICA (FRA)** FEMA-approved and fully customizable flood insurance coverage, with a 20% discount on products and installation. [Learn more](#)
- Ⓢ **BLACK UMBRELLA** customized risk assessment and emergency and evacuation planning, including emergency go bags at a 10% discount. [Learn more](#)
- Ⓢ **SAFEHUB** earthquake sensors that remotely monitor for any potential earthquake damage to a home, at a 50% discount. [Learn more](#)
- Ⓢ **GREEN SHIELD** wildfire risk reports that combine predictive fire behavior modeling with practical, expert-driven guidance, at a 20% discount. [Learn more](#)

Home, personal and cyber security

- ✓ **XG CONSULTANTS**
 - **Cyber security consultation:** from risk assessments and best practices consultation to installation of preventative tools and threat monitoring. [Learn more](#)
 - **Crisis management support** for kidnapping, extortion, stalking, child abduction, home invasion, carjacking, hijacking, air/road rage, or cyberbullying. [Learn more](#)
 - **Background checks** for increased confidence in your client's staff, including a minimum of one background check per policy period at no cost, with 10% off additional background checks. [Learn more](#)
- ✓ **AURA ID** theft monitoring platform with credit monitoring, digital restoration, 24/7 incident support, and more. [Learn more](#)
- Ⓢ **EDGEWORTH** remote guarding services, with state-of-the-art remote monitoring by trained security professionals, at a 15% discount. Email prs.services@chubb.com
- Ⓢ **AEGIS** lifestyle vulnerability assessments to identify and mitigate threats, both in the U.S. and while traveling abroad, at a 10% discount. [Learn more](#)

Home services and repair

- ✓ **HANDDII** home maintenance referrals with concierge-level service to locate highly-qualified contractors, receive estimates, and schedule work, make payments [Learn more](#)
- Ⓢ **INTERNATIONAL DOMESTIC CONSULTING** provides expert guidance and tailored solutions for hiring, managing, and retaining household staff, ensuring clients' unique needs and risk mitigation, at a 15% discount [Learn more](#)
- ✓ **HOMETHRIVE** caregiver support to help your clients navigate the challenges of caring for aging loved ones or those with medical needs, including a care guide at a discounted rate of \$99/hour [Learn more](#)
- Ⓢ **DELOS HVAC & WATER PURIFICATION SYSTEMS** to ensure your home's water and air quality by testing and installing purification systems, at a 15% discount [Learn more](#)



Scan the code to learn more about Chubb's exclusive service provider network

Or visit www.chubb.com/clientervices

CHUBB®

Confidential and Proprietary Information of Chubb Personal Risk Services. Do Not Distribute

Hi Ellen, welcome to Personal

Client
lookup



Endorse a
policy



Tools and services

Policy management



Claims & loss information



Resources



Agency education



Need more tools and services? Contact your agency administrator. [Admin lookup](#)

Masterpiece

Below is a collection of stories that make you proud.

Deluxe (covered) Standard (covered)

Peril

Fire, lightning

Wind and hail

Mysterious

Breakage of

Accidental

Child-related

Cigarette butts

Internal fall

Damage caused

Damage by

Aircraft

Vehicles

Sudden and

Vandalism

Theft

Falling objects

Weight of ice

Collapse of

Accidental

Sudden or

Freezing

Power surge

CHUBB

CHUBB®

CHUBB®
Claims Stories

2026 Construct

From condominiums to custom homes, their houses feel like homes. When they need to repair, replace, or restore, the restoration process has been a breeze. Cost Adjustment Factor (CAF) is a key resource, to help ensure you

How We Establish the

We frequently evaluate data sources such as:

- CoreLogic
- Bureau of Labor Statistics
- ISO Verisk
- RS Means

We then combine this data with information, as well as loss triage interviews with local contractors, building and restoring high-value

Fire
Res
Con

Best Practi

Jewelry Claims | Expert guida

Our client faced an overwhelming situation with her homeowners policy with another insurer. Through her experience, praising our adjuster's empathy and

Non-Weather Water Claims |

A leak from a refrigerator icemaker caused us discontinued hardwood flooring. With multi-weeks to make the repairs.

Chubb's Claims team worked closely with restorers at home while repairs were completed. Through our support to minimize disruption and guide the restorers, our dedication and attention to detail that truly

Auto Glass Replacement | Wi

While driving his brand-new car, our client was worsened. Concerned about safety and reliability. From the first call, Chubb made the process reimbursement was issued the same day—no experience, appreciating the clear communication. Chubb was there to help when it mattered most.

For more examples de
www

CHUBB®

Personal flood insurance coverage and limits

Chubb versus the Standard Flood Insurance Policy Dwelling Form (SFDF) under the National Flood Insurance Program (NFIP)



We offer protection the NFIP doesn't. When it comes to protecting your clients from the financial impact of a flood, you can't afford to take chances.

Client's concern	Chubb personal primary insurance	Industry standard (NFIP) SFDF dwelling form
What if there is flood damage to my property, but my neighbor's home is unaffected?	The policy applies to a covered flood zone if the flood is confined to just the insured property.	The NFIP defines "flood" in part as "land above of two or more acres of normally dry land or area of two or more properties (loss of which is your property)". The NFIP also excludes coverage for "loss caused directly or indirectly by water damage that is not actually confined to the dwelling."
What is the highest limit of flood coverage available for a house and contents?	Up to \$25 million total property per location (buildings and contents).	For a single-family dwelling, up to \$250,000 for buildings and up to \$100,000 for contents.
Who will adjust my claim?	Both your homeowners and flood claims will be handled by the same Chubb adjuster.	The insurer that issues the NFIP and insurer that issues the homeowners policy will each assign their own adjusters to handle the loss.
Does the flood policy pay for the cost to meet local, state and federal flood requirements (that may be imposed after a major flooding event)?	Yes. Up to \$20,000 is included for costs to comply with floodplain management laws, as well as costs to comply with any other laws or ordinances. Increased coverage may be available for an additional premium.	Yes. \$20,000 of coverage is included to comply with floodplain management laws.
What about costs to comply with other requirements, like updating old electrical wiring or plumbing damaged by flood?	No.	No. There is no coverage to meet any other requirements. NFIP excludes "any code upgrade requirements," such as plumbing or wiring that are "not specifically related to the State or local floodplain management law or ordinance."
Is a detached garage included as part of the home owner policy?	Yes, on a replacement cost basis.	Allows for 20% of the building coverage to be allocated to a detached garage. Use of this coverage reduces the building limit of building.
Is coverage available for non-attached structures such as barns, poolhouses, and other structures on a property?	Yes, however, a separate policy is required.	Yes, however, a separate policy is required for any structures that are not considered "attached to and in contact" with the insured dwelling.
Are loss assessments from condominiums or home owner associations included?	Yes, subject to the limits for assessments provided in the policy.	Yes, but only for condominium/loss assessments.
Are contents claims paid on a replacement cost basis?	Yes, subject to the limits for assessments provided in the policy.	Yes, but only for condominium/loss assessments.
Does the policy cover furniture, rugs, home theater systems, pool tables and other types of contents typically found in a finished basement?	Yes. Up to \$15,000 is included. Increased coverage is available for an additional premium.	No. Coverage is limited for property in a basement to "the usual dwelling units, portable or window type, clothes washers and dryers, food freezers, water softeners, and food in any form."

Diversify E&S opportunities



Course of Construction

COC Highlights:

- ✓ Ground Up
- ✓ Major Renovations
- ✓ CAT Capacity
- ✓ Team Policy Limits – Coverage Extension
- ✓ Gradient Pricing



Target Areas

- ✓ Gradient Pricing
- ✓ Course of Construction
- ✓ CAT Capacity
AZ, CA, CO, ID, FL, MT, NM, NV, NY & WY
- ✓ Customized Coverage for Premier Accounts
- ✓ Blankets

Questions?



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