



Masterpiece Homeowner Differentials








Ellen Kroesen

VP, PRS Sales & Distribution Training Manager

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Personal Risk Services Highlights

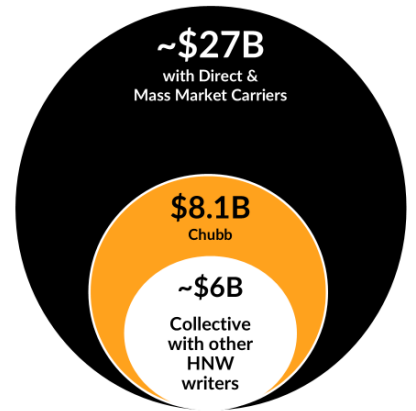
Products

-  Home
-  Auto/Collector Car
-  Valuable Articles
-  Excess Liability
-  Renters/Condo
-  Recreational Marine
-  Cyber
-  Flood

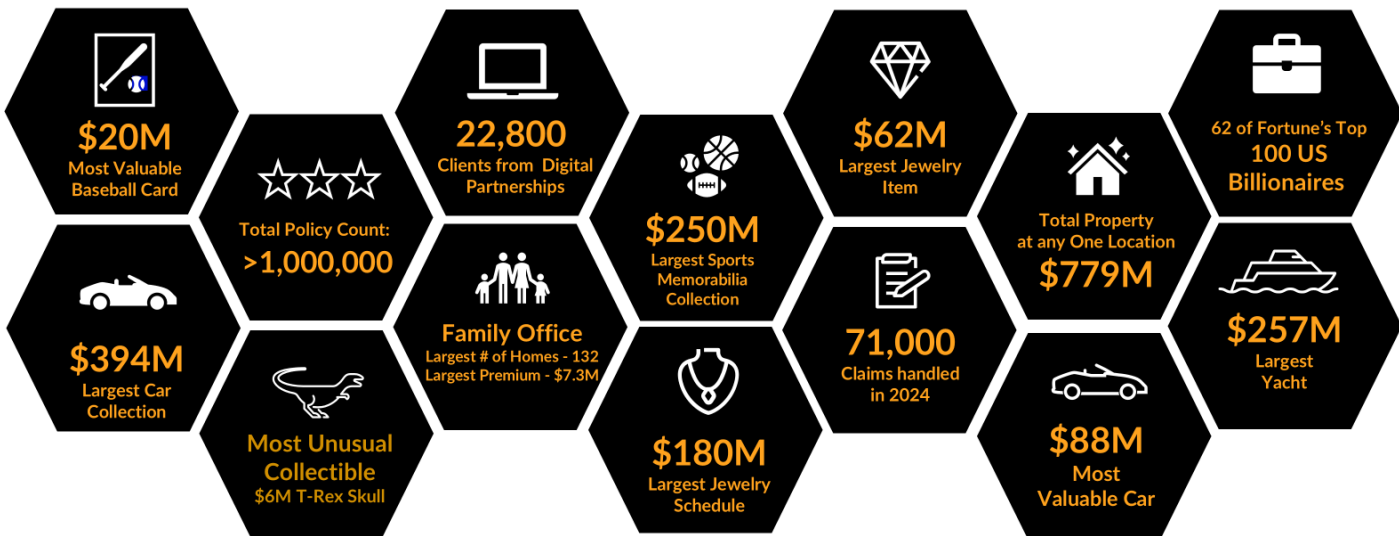
PRS Highlights

95% of claimants highly satisfied	99.6% Retention (Premium Basis)	48 Branches in the U.S. & Canada
38,000+ Annual visits by our 130+ Risk Consultants	400,000+ Submissions annually	3,000 Agents
Financials		
	2024	2025
Gross Written Premium	\$7.5B	\$8.1B
Combined Ratio	83.6%	93.1%

Insurance Market at a Glance



Personal Risk Services - Who & What we Insure



CHUBB®

The 2025 Wealth Report

The resilient mindset:
Turning risk awareness into advantage



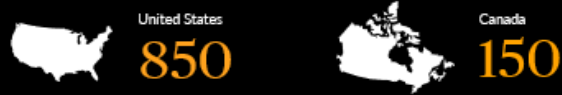
About the 2025 survey

To better understand the risks faced by wealthy North Americans, Chubb asked Beresford Research, a global research agency, to conduct a detailed survey about their perceptions, their plans and their concerns.

Field period July – September 2025

1,000 surveys were completed by affluent and high-net-worth individuals

Geographic breakdown



Demographics



Investable assets breakdown



CLIMATE CHANGE CONCERN

Desire for resilient homes — but consultation could mean better results

91%

- are concerned about risk of climate change impact on their properties and possessions.

75%

- are worried about the impact of more frequent extreme weather events — particularly flooding and wildfires.

74%

- consider flooding to be the greatest extreme weather risk.

81%

- believe it's important to consider the resiliency of any future residence.

53%

- feel confident seeking advice from their insurance carrier on climate-related matters.

Opportunity Geographies – Investment and Growth

AL || Birmingham, Tuscaloosa

AZ || Chandler, Gilbert, Mesa, Paradise Valley, Phoenix, Queen Creek, Scottsdale, Tempe, Tucson

AR ||

CO || Aurora, Colorado Springs, Denver, Englewood, Greeley, Windsor

CT || Litchfield, Ridgefield, Wilton, Weston, Upper Fairfield

DE || Middletown, Wilmington

DC || Washington, DC

GA || Atlanta, Canton, Fulton, Marietta, Woodstock

IL || Cook, Dupage, Lake, Will

ID || Carmel, Fishers, Indianapolis

KS || Johnson, Sedgwick

MA || Boston, Berkshire, Lexington, Worcester

MD || Baltimore, Bethesda, Chevy Chase, Gaithersburg, Potomac, Rockville

MI || Kent, Oakland, Wayne

MO || Jackson, St. Louis

NH || Carroll, Hillsborough, Rockingham

NJ || Bergen, Essex, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Union

NV || Clark, Reno,

NY || Brooklyn, Gardon City, Kingston, New Rochelle, Newburgh, Rockland, Saratoga, Upper Westchester, White Plains

OH || Cuyahoga, Franklin, Hamilton, Mason

OR || Eugene, Portland

PA || Blue Bell, Bucks County, Chestnut Hill, Gladwyne, Haverford, Lancaster/Lititz, Malvern, Mount Airy, Philadelphia, Pittsburgh, Rittenhouse Square, Society Hill

TN || Brentwood, College Grove, Franklin, Knoxville, Nashville

TX || Argyle, Austin, Colleyville, Dallas, Fort Worth, Frisco, San Antonio, Southlake, Woodlands

VA || Alexandria, Arlington, Ashburn, Fairfax, Falls Church, Leesburg, McLean, Middleburg, Richmond, Vienna, Williamsburg

WA || Seattle, Spokane

WI || Milwaukee, Waukesha

Methods of Home Valuation-Inside & Outside Insurance Industry

Market Value

Assessed Value

Replacement Cost



Market Value: _____

Assessed Value: _____

Replacement Cost: _____

Replacement Cost

What is Replacement Cost Value?

The cost to **rebuild** the home with similar quality materials and craftsmanship (feature for feature) – “like, kind and quality”

Insurance Assessments estimate the current cost for material, labor, and other activities associated with rebuilding a home with like kind and quality features and components in the event of a loss. Includes key factors such as:

- Characteristics of the home (size, features, age, access, etc.)
- Current and projected material and labor costs
- Architect and contractor fees (overhead, profit margin, redraft of plans, etc.)
- Building code upgrades
- Interior designer or Other Specialists (AV, Wall Coverings)



Trends:

- Building material prices up over 4% year-over-year; metals like steel and aluminum saw double-digit price hikes while lumber and concrete prices dropped or stayed flat
- Tariffs, sometimes up to 50% on steel, copper, and cabinets, further increase construction costs, making homes pricier for buyers
- Wage growth for homebuilding workers rose 9.2% in July 2025, driven by ongoing labor shortages and high demand for skilled trades (attached Verisk report)
- One-third of construction firms face project delays due to workforce shortages and stricter immigration enforcement
- New environmental standards and updated building codes require energy efficiency and resilience, raising material and compliance costs
- Homeowners are choosing to **remodel** more now as the resale housing supply has declined,
- A recent Verisk study on coverage-impacting events indicates that the average homeowner undertakes a renovation project every **4.1 years**.

Property change events impacting Coverage A include:

- *Renovations, remodels, and additions:*
- 3.4% of residential property owners have undertaken one of these property changes, which can **impact Coverage A by 5% to 10%** per room
- Coverage-B-impacting events include:
- *Pool installation:* 6.7% of homeowners have installed pools, which can impact Coverage B by 40% to 124%, depending on the type and size of the pool.



Chubb Masterpiece® Coverage Comparison

NOTES: _____

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

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 00 03 03 22)	(ISO - HO 00 05 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

Contents Coverage	Risk Consulting Report:
Contents Contract	_____
Contents Replacement	_____
Replacement Cost	_____

Other Structures	
Percentage of Home	_____
Extended Replacement	_____
Replacement Cost	_____

Loss of Use Coverage	
Percentage of Home	_____

Extra Coverage	
Rebuilding to Code	_____

Trees, Shrubs, and Other Plants	Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Named Perils. \$10,000 for any one tree, shrub, or plant.
Debris Removal	Reasonable Expense	Reasonable Expense	No Stated Limit⁵
Tree Removal	\$3,000 ⁶ (\$1,500 any one tree)	\$3,000 ⁶ (\$1,500 any one tree)	\$1,000 (no damage to covered property required)
Loss Assessment	\$2,000 ²	\$2,000 ²	\$50,000

- Coverage analysis is based on Colorado Masterpiece Deluxe House, Contents and Personal Liability contracts with an edition date of 8/31/2020.
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- Coverage is capped in: AL, CA, FL, HI, LA, MS, SC, and WY. Buy-downs of this coverage are available in some states.
- Policyholder can purchase a lower amount of coverage for a premium credit.
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Building Coverage

Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available

In-home Appraisal Service: **All Risk Dwelling Contract type:** _____

Contents Coverage

Contents Contract Type: _____

Contents Replacement Cost: _____

Replacement Cost Coverage: _____

Other Structures

Percentage of House: _____

Extended Replacement Cost: _____

Replacement Cost Coverage: _____

Loss of Use Coverage

Percentage of House: _____

Extra Coverages

Rebuilding to Code	10% ²	10% ²	No Stated Limit³
Trees, Shrubs, and Other Plants	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$10,000 for any one tree, shrub, or plant.
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Building Coverage

Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available

In-home Appraisal Service Extended Replacement Cost: _____

Contents Coverage

Contents Contract Type	_____
Contents Replacement Cost	_____
Replacement Cost Cash-out Option	_____

Other Structures

Percentage of House Coverage	_____
Extended Replacement Cost	_____
Replacement Cost Cash-out Option	_____

Loss of Use Coverage

Percentage of House Coverage	_____
_____	_____

Extra Coverages

Rebuilding to Code	10% ²	10% ²	No Stated Limit³
Trees, Shrubs, and Other Plants	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$10,000 for any one tree, shrub, or plant.
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Building Coverage

Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available

Replacement Cost Cash-out Option: _____

Contents Coverage

Contents Contract Type	_____
Contents Replacement Cost	_____
Replacement Cost Cash-out Option	_____

Other Structures

Percentage of Dwelling Limit	_____
Extended Replacement Cost	_____
Replacement Cost Cash-out Option	_____

Loss of Use Coverage

Percentage of Dwelling Limit	_____
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Extra Coverages

Rebuilding to Code	_____
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Trees, Shrubs, and Other Plants	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$10,000 for any one tree, shrub, or plant.
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(ISO - HO 00 03 03 22)	(ISO - HO 00 05 03 22)	
Policy deductible applies unless otherwise indicated.		

Building Coverage

Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended	Rebuilt to Code: _____		
Replacement Cost C	_____		
In-home Appraisal S	_____		

Contents Coverage

Contents Contract T	_____
Contents Replaceme	_____
Replacement Cost C	_____

Other Structures

Percentage of House	_____
Extended Replaceme	_____
Replacement Cost C	_____

Loss of Use Cover

Percentage of House	_____
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Extra Coverages

Rebuilding to Code	10% ²	10% ²	No Stated Limit³
Trees, Shrubs, and Other Plants	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$10,000 for any one tree, shrub, or plant.
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Tree Removal	\$3,000 ⁶ (\$1,500 any one tree)	\$3,000 ⁶ (\$1,500 any one tree)	\$1,000 (no damage to covered property required)
Loss Assessment	\$2,000 ²	\$2,000 ²	\$50,000

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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	Loss of Use Coverage: _____		
In-home Appraisal Serv	_____		

Contents Coverage

Contents Contract Type	_____
Contents Replacement	_____
Replacement Cost Cash	_____

Other Structures Coverage

Percentage of House Coverage	_____
Extended Replacement	_____
Replacement Cost Cash	_____

Loss of Use Coverage

Percentage of House Coverage	30%	30%	No Stated Limit ³
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Extra Coverages

Rebuilding to Code	10% ²	10% ²	No Stated Limit ³
Trees, Shrubs, and Other Plants	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$10,000 for any one tree, shrub, or plant.
Debris Removal	Reasonable Expense	Reasonable Expense	No Stated Limit ⁵
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Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available

Contents Coverage

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

Other Structures Coverage

Percentage of House Coverage	10%	10%	20%⁴
Extended Replacement Cost	Not Included ¹	Not Included ²	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available

Loss of Use Coverage

Percentage of H	Other Structures: _____		
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Extra Coverage

Rebuilding to Cc	_____		
Trees, Shrubs, ai	_____		
Debris Removal	_____		
Tree Removal	_____		
Loss Assessment	_____		

- Coverage analysis
- Additional coverage
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Dwelling - Extended Replacement Cost	Not Included ²	Not Included ²	Included³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available

Contents Coverage

Contents Contract Type	Named Perils ²	"All Risk"	"All Risk"
Contents Replacement Cost	Not Included ²	Not Included ²	Included

Replacement Cost Contents Contract Type: _____

Other Structures

Percentage of Dwelling Coverage: _____

Extended Replacement Cost: _____

Replacement Cost: _____

Loss of Use

Percentage of Dwelling Coverage: _____

Extra Coverage

Rebuilding to Original Condition: _____

Trees, Shrubs, Plants, or Lawns: _____

	tree, shrub, plant, or lawn.	tree, shrub, plant, or lawn.	
Debris Removal	Reasonable Expense	Reasonable Expense	No Stated Limit⁵
Tree Removal	\$3,000 ⁶ (\$1,500 any one tree)	\$3,000 ⁶ (\$1,500 any one tree)	\$1,000 (no damage to covered property required)
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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's Masterpiece® homeowner insurance policies go above and beyond what many other insurers provide today. The chart below helps show what is included in Chubb Masterpiece contracts compared to what you may see other homeowner insurers offering.

HO-3	HO-5	Chubb Masterpiece ¹
(ISO - HO 00 03 03 22)	(ISO - HO 00 05 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	Included³
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available

Contents Coverage

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

Other Structures C Contents Replacement Cost: _____

Percentage of House C _____

Extended Replacemen _____

Replacement Cost Cas _____

Loss of Use Covera _____

Percentage of House C _____

Extra Coverages

Rebuilding to Code _____

Trees, Shrubs, and Oth			
	\$1,500 for any one tree, shrub, plant, or lawn.	\$1,500 for any one tree, shrub, plant, or lawn.	
Debris Removal	Reasonable Expense	Reasonable Expense	No Stated Limit⁵
Tree Removal	\$3,000 ⁶ (\$1,500 any one tree)	\$3,000 ⁶ (\$1,500 any one tree)	\$1,000 (no damage to covered property required)
Loss Assessment	\$2,000 ²	\$2,000 ²	\$50,000

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.
 4. Policyholder can purchase a lower amount of coverage for a premium credit.
 5. Coverage is capped in some states and certain conditions and limitations may apply.
 6. Coverage is provided if fallen tree: (a) damages a covered structure, or (b) blocks a driveway on the residence premises, or (c) blocks use of ramp for handicap access.

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Extended Replacemen _____

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Other Structures Coverage

Percentage of House Coverage	10%	10%	20%⁴
Extended Replacement Cost	Not Included ¹	Not Included ²	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available

Loss of Use Coverage

Percentage of House Coverage	30%	30%	No Stated Limit³
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Extra Coverages

Rebuilding to Code	10% ²	10% ²	No Stated Limit³
Trees, Shrubs, and Other Plants	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$1,500 for any one tree, shrub, plant, or lawn.	Up to 5% of Dwelling Limit for Named Perils. \$10,000 for any one tree, shrub, or plant.
Debris Removal	Reasonable Expense	Reasonable Expense	No Stated Limit⁵
Tree Removal	\$3,000 ⁶ (\$1,500 any one tree)	\$3,000 ⁶ (\$1,500 any one tree)	\$1,000 (no damage to covered property required)
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HO-3

HO-5

Chubb Masterpiece

Policy deductible applies unless otherwise indicated.

Extra Coverages (continued)

Fire Department Charges	\$500	\$500	\$1,000
Business Property	\$3,000 on premises (\$1,500 off premises) ⁷	\$3,000 on premises (\$1,500 off premises) ⁷	\$25,000 on/off premises⁷
Food Spoilage	No Coverage	No Coverage	No stated limit with \$5,000 sub limit for wine (\$250 deductible applies)
Lock Replacement	No Coverage	No Coverage	\$2,000
Electronic Data Restoration	\$1,500	\$1,500	\$10,000 Worldwide Coverage
Wildfire Defense Services	No Coverage	No Coverage	Wildfire Defense Services⁸ No stated amount if client enrolls and Chubb provides service If client contracts for service, up to \$5,000 will be reimbursed

Special Limits

Money	\$300 (including coins and medals)	\$300 (including coins and medals)	\$1,500 (coins and medals included in Collectible category below)
Securities, deeds, etc.	\$2,000 (including stamps)	\$2,000 (including stamps)	\$5,000 (stamps included in Collectible category below)
Trailers	\$2,000	\$2,000	\$5,000
Watercraft	\$2,000	\$2,000	\$10,000
Jewelry	\$2,000 stolen	\$2,000 lost, misplaced or stolen	\$5,000 lost, misplaced or stolen
Furs	Included in jewelry limit	Included in jewelry limit	\$5,000 lost, misplaced or stolen
Silverware	\$3,000 stolen	\$3,000 lost, misplaced or stolen	\$10,000 lost, misplaced or stolen
Collectible Stamps, Coins, and Medals	Included in above limits	Included in above limits	\$5,000
Guns	\$3,000 stolen	\$3,000 lost, misplaced, or stolen	\$5,000 lost, misplaced or stolen

Liability Coverages

Personal Injury (libel and slander)	Not Included ²	Not Included ²	Included
Medical Payments	Reasonable Expense	Reasonable Expense	\$50,000
Credit/Bank Card	Not Included ²	Not Included ²	\$10,000 (includes theft of credit card number on internet)
Identity Fraud Expenses	Not Included ²	Not Included ²	\$50,000 per occurrence
Incidental Business at Home	Not Included ⁹	Not Included ⁹	Included
Incidental Farming	Not Included	Not Included	Included
Kidnap Expense	No Coverage	No Coverage	\$100,000

7. \$1,500 on electronic apparatus off premises (HO-3 and HO-5); Chubb Masterpiece \$2,500 on electronic data apparatus off premises used to conduct business.

8. Enrollment in our Wildfire Defense Services is available to Chubb homeowners policyholders in the states of AZ, CA, CO, FL, GA, ID, MT, ND, NM, NV, OK, OR, SC, SD, TN, TX, UT, WA, and WY.

9. Coverage provided for certain activities for which no insured receives more than \$15,000 in total compensation for the 12 months before the beginning of the policy period.

The following charts compare other coverages from Chubb to similar coverages, if any, in the marketplace.

Industry Endorsement (ISO)	Chubb Masterpiece
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Employment Practices Liability Coverage (EPLC)¹⁰

Chubb’s Employment Practices Liability coverage helps provide additional protection for clients who employ residential staff in their homes - like nannies, housekeepers, or gardeners. Chubb helps cover costs associated with accusations of wrongful termination, sexual harassment, and employment discrimination.

EPLC – Option A	Coverage Not Available	Employment Practices Liability¹¹ \$250,000 per occurrence; \$500,000 annual aggregate Reputational Injury \$25,000 (no deductible applies)
EPLC – Option B	Coverage Not Available	Employment Practices Liability¹¹ \$500,000 per occurrence; \$500,000 annual aggregate Reputational Injury \$ 50,000 (no deductible applies)

Family ProtectionSM Coverage

Whether at home, on the road, or online, we understand the emotional and financial burden that can come from experiencing a serious crime. With Chubb’s Family Protection, we help make sure if clients - or someone they love - fall victim to a serious crime like cyberbullying, stalking, or carjacking, they have the support and protection they need.

Home Invasion	Coverage Not Available	Up to \$270,000 for covered expenses
Child Abduction	Coverage Not Available	Up to \$300,000 for covered expenses resulting from abduction of a child under the age of 13
Carjacking ¹²	Coverage Not Available	Up to \$255,000 for related expenses
Stalking Threat	Coverage Not Available	Up to \$60,000 for covered security measures
Cyberbullying	Coverage Not Available	Up to \$60,000 for covered expenses

Notes: _____

10. Available to Personal and Excess Liability policy.
 11. \$10,000 deductible applies per occurrence
 12. Carjacking is not available in Florida.

Valuable Articles

(ISO H004 61 0322)

While typical homeowner’s policies are designed to protect your home and what’s inside, there is usually limited coverage for valuable possessions - such as jewelry, fine art, wine and spirits, antiques, and collectibles - that may get lost, stolen, or damaged. A Chubb Valuable Article policy provides insurance for clients’ collections to provide confidence that special possessions are protected.

Fine Arts Breakage	Limited ²	Included
Fine Arts Expense	Coverage Not Available	Up to \$50,000 for legal costs incurred due to lack of or defective title
Blanket Coverage	Limited ¹³	Available for all classes¹⁴
Newly Acquired Fine Arts	25% of the itemized amount	25% of total itemized amount for Fine Arts
Newly Acquired Items – Jewelry, Furs, Cameras, Musical Instruments, and Collectibles	The lesser of 25% of the itemized amount or \$10,000	25% of total itemized amount for the category
Loss Payment of Itemized Articles	Itemized Amount	Up to 150% of itemized amount¹⁵

Cyber Protection Coverage¹⁶

With all the ways technology has enhanced our lives, comprehensive cyber protection helps clients avoid the lasting impact of emerging concerns – like identity theft, hacking, cybercrime, and cyberstalking or harassment.

Cyber Extortion	Coverage Not Available	Up to \$50,000
Cyber Financial Loss	Coverage Not Available	Up to \$500,000
Cyber Personal Protection, which includes Cyberbullying, Cyber Disruption, Cyber Breach of Privacy, and Data Recovery	Coverage Not Available	Up to \$500,000

Notes: _____

13. Up to \$1,000 on any unscheduled coin collection, \$250 for any one stamp, coin, or individual article.
 14. Jewelry, furs, fine arts, stamps – \$50,000 per-item limit; silverware, cameras, musical instruments – no per-item limit.
 15. If the market value of the itemized article immediately before the loss exceeds the itemized amount, loss payment is market value up to 150% of the itemized amount, but not more than the maximum amount of coverage. This coverage is available in most jurisdictions.
 16. Maximum aggregate limits for all covered cyber occurrences, up to \$500,000 per policy period, depending on the limits chosen.



The comparison contained herein was prepared solely by Chubb based upon a good faith, objective reading of the language of the basic policy forms and/or endorsements and highlights selected coverages of the policies referenced as of 4/2/2022 and is subject to change without notice. The comparison is based on the coverage forms noted.

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CHUBB®



Claims Stories

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.

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**

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

www.chubb.com/agentmarketing

CHUBB®

Claims Stories

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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Chubb claim payment: \$375K

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

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