

When life gives you the worst, that's when we give you our best.

Chubb Personal Insurance vs. the Industry Standard

HOW DOES YOUR POLICY MEASURE UP?	MASTERPIECE HOME AND CONTENTS	STANDARD HOMEOWNERS POLICY	WHY?
Does your policy offer a complimentary appraisal to estimate your home's replacement cost and help determine the right amount of coverage?	Yes	No	Most insurers don't offer a comprehensive appraisal of your home. This may mean you don't have enough insurance to recreate unique features in the event of a loss. Chubb offers complimentary appraisals for many of the homes that we insure. We note architectural details and interior features to estimate the replacement value and help you determine the appropriate amount of coverage, so you'll be prepared in the event of a loss.
Will you receive a free loss control evaluation of your home?	Yes	No	Most other insurers do not have a dedicated in-house appraisal staff. Chubb appraisers are highly qualified to assist with security and fire prevention advice and offer suggestions to reduce the risk of damage from wildfire, hurricanes and other causes of loss.
If your home is severely damaged by a covered loss and the cost to rebuild or repair exceeds your policy limit, are you prepared?	Yes	Limited	Most policies pay only up to the policy limit. Some policies extend coverage only up to 20%, and some impose penalties if your home is underinsured at the time of loss. In most states, Chubb's Extended Replacement Cost coverage extends beyond the policy limit, if necessary to rebuild your home.
Will it pay for upgrades to your home as deemed necessary by local/state/federal building codes?	Yes	Limited	Rebuilding your home may involve costly and mandatory upgrades. Many insurers limit coverage to as little as 10% of the building insurance amount. Chubb does not.
Will your policy provide the option to "cash out" if you decide not to rebuild or to rebuild in a different location after a total loss?	Yes	No	Many insurers require you to rebuild on the same location. If you choose not to rebuild or to rebuild somewhere else after a covered total loss, Chubb's cash settlement option entitles you to receive cash, up to the policy limit.
Are your belongings insured for the amount it costs to replace them today?	Yes (Deluxe and Standard Contents coverage)	Not Always	Some companies require you to replace each item before paying you in full. They may also factor in depreciation on items you elect not to replace. Chubb insures your belongings for the amount it costs to replace them today, without depreciation, up to your policy limit.
Will it cover comparable temporary housing for as long as it takes to rebuild your home?	Yes	Limited	If your home can't be lived in due to a covered loss, you may need a temporary residence. Typical policies limit coverage, often leaving you without enough insurance while you are relocated. Chubb offers generous coverage for the expenses to maintain your usual standard of living while your home is being repaired.
Will your insurer take proactive measures to prevent further damage to your home after a loss?	Yes	Not Always	Chubb's goal is to help restore your home as quickly as possible after a covered claim. Within 24 hours of notification of loss, we will contact you to assess the damage. We also offer 24/7 post-loss emergency services.
Will you be offered referrals to reputable specialists?	Yes	No	Unique in the industry, Chubb offers complimentary referrals to the <i>Masterpiece</i> Protection Network of pre-qualified service providers. While policyholders are not required to use these vendors proactively or following a loss, many of these providers offer discounts and priority service to Chubb customers.



P.O. Box 1615, Warren, NJ 07061-1615
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Chubb refers to the insurers of the Chubb Group of Insurance Companies. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

*Extended Replacement Cost coverage is capped in AL, CA, FL, HI, LA, MO, MS, SC, UT and WY. Chubb, Box 1615, Warren, NJ 07061-1615

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