

Real people.  
Real stories.



## Todd

---

### ***On insuring wisely with Chubb:***

“Knowing that I have Chubb to protect my lifestyle reduces the stress. I know I can’t be protected better.”

### ***On Chubb value:***

“I’ve recommended Chubb because they took what was a horrible situation and made it easier. I will always be a Chubb client.”

### ***On freedom of choice:***

“Chubb had no problem with us choosing our own expert, someone we trusted to make sure we were comfortable.”

---

Todd was away on business when he got a frantic call from his partner. A severe cold snap had caused their pipes to freeze and burst, flooding the entire house, through the garage ceiling, and even out into the driveway.

Todd immediately called his agent. It turns out, theirs wasn’t the only house that had broken pipes as a result of the freezing temperatures. When he called reclamation services and told them he was a Chubb client, they moved him to the top of the line.

Once he made the call, they connected him with a Chubb adjustor who Todd really felt was there for him every step of the way. Whether by phone or email, he was always available for anything that Todd needed.

While Todd and his partner’s home was being repaired, they were happily surprised to be put up in accommodations that were similar to their own home. And when it came time to move all his artwork and custom made furniture, Chubb had no problem with them hiring their decorator to make sure everything was packed and moved securely. This was one of his favorite parts about working with Chubb because their decorator had been such a big part of everything in the previous house. It was a comfort to have him involved to make sure all his belongings were cared for properly.

Todd says his experience with Chubb was excellent. Having them to protect his life and the lifestyle he’d worked so hard for is worth every penny.

Insure wisely. Live confidently.®

To find an agent near you, visit [www.MoveUpToChubb.com](http://www.MoveUpToChubb.com)



Personal  
Insurance

# ASK YOUR INSURANCE COMPANY IF IT CAN DO THIS.

## *Pay living expenses at your current standard of living*

We pay for comparable temporary housing when you can't live in your home due to a covered loss or forced evacuation, plus the increase in expenses until you can return, including kenneling your pet.

## *We'll help you get back what you had*

With replacement cost coverage, you get the money it costs to replace anything that's covered, not a depreciated value.

## *Give you freedom of choice*

You can select your own contractor following a covered loss or choose from our list of local, preferred vendors.

MOVE UP  
TO CHUBB

[www.MoveUpToChubb.com](http://www.MoveUpToChubb.com)

## *Pay the cost of rebuilding to current building codes and standards*

We pay the costs it takes to bring your home up to current code, in relation to a covered loss.

## *Let you spend or keep the money*

You can receive cash up to your policy limit whether or not you repair or rebuild your home that is damaged after a covered loss.



Personal  
Insurance

Insure wisely. Live confidently.

## *Pay for damage from water backup of interior sewers or drains*

Included, up to your applicable policy limit.

## *Offer complimentary best-in-class services*

Our Masterpiece HomeScan<sup>SM</sup> uses infrared technology to help detect hidden moisture and fire hazards in your home. Our Masterpiece<sup>®</sup> Protection Network offers referrals to prequalified service providers.

## *Provide personalized home appraisal service*

We help you determine the proper amount of coverage for your home and identify home safety measures that may qualify you for savings. Includes personalized security and fire-prevention advice.

© 2015 Chubb & Son, a division of Federal Insurance Company. Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage. For a list of these insurers, please visit [www.chubb.com](http://www.chubb.com). Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Coverage is capped in some states. 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. Chubb Personal Insurance, PO Box 1600, Whitehouse Station, NJ 08889-1600.