

CHUBB®



Protect your home
with flood coverage

Chubb Flood Insurance

Your home is more than brick and mortar

96%

of Chubb clients with a paid claim were highly satisfied with their claims experience[†].

Whether it's a celebration meal around your dining table, ping pong tournaments in your basement, or the precious items you store away for safekeeping, your home is the guardian of your family memories.

While standard homeowners policies cover damage from water inside the home – like a burst pipe – these policies typically exclude damage from external water that makes its way into your home – like flooding or rainwater leaking through a window.

There are some obvious flooding risks homeowners should consider, like living near a coast, in a flood zone, or somewhere with heavy rain. However, there may also be other risks that you haven't considered.

Your home may benefit from flood insurance if:

1. There's construction or development in your neighborhood
2. Your property or neighborhood is mostly pavement
3. Your home is on an incline
4. You don't live at the highest point in your area

That's because a common cause of flood damage isn't linked to an extreme weather event. It can be as simple as rain runoff that accumulates too quickly.

Choosing Chubb Flood coverage as a supplement to your Chubb Homeowners insurance means choosing insurance protection that keeps you, and all the memories that make up your home, protected as possible from water damage -- both inside and out.

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

We look for ways to say yes.SM

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

We look for ways to do more.SM

We provide comprehensive protection to suit your unique needs, and go above and beyond when it comes to protecting our clients.

We offer tailored insurance

When it comes to protecting yourself from the financial impact of a flood, you can't afford to take chances. You may have heard of flood coverage offered by the National Flood Insurance Program (NFIP), but consider these reasons to look at Chubb instead.



You won't have to struggle to replace quality.

Chubb offers up to \$15 million in total property coverage for your home and its contents. That's 43 times the NFIP's coverage of \$250,000 coverage for your home and \$100,000 for its contents.



You won't have to worry about a place to stay during repairs.

If you can't live in your home during repairs, Chubb will cover costs of a suitable place to stay and other necessary living expenses. NFIP does not offer coverage for temporary additional living expenses.



You won't have to settle for less.

We make sure you and your family have a safe and comfortable place to stay while your home is being repaired.* The NFIP policy does not offer coverage to pay for temporary additional living expenses.

Flood protection from Chubb is offered at premiums as low as \$500 a year.

** Subject to the policy sublimit*

We look for ways to say yes

We make the claims experience faster with less fine print. And we've trained our adjusters responding to a claim to consult you within 24 hours, and if approved, to issue payment within 48 whenever possible.



Responsiveness is our top priority

In 98 percent of all Chubb Masterpiece claims, our Claims Adjusters make contact within six hours or less of the initial report. And Claims Adjusters have the authority to act quickly and to pay claims for covered losses.



You won't hear "good enough"

Our protection focuses on areas of your home most likely to be affected by flooding. That means we don't just cover the essentials like your foundation, flooring, and drywall. We also protect unique finishes and built-in features like bookcases, wet bars, and cabinetry, plus contents like TVs and home theater systems, pool tables, and exercise equipment.



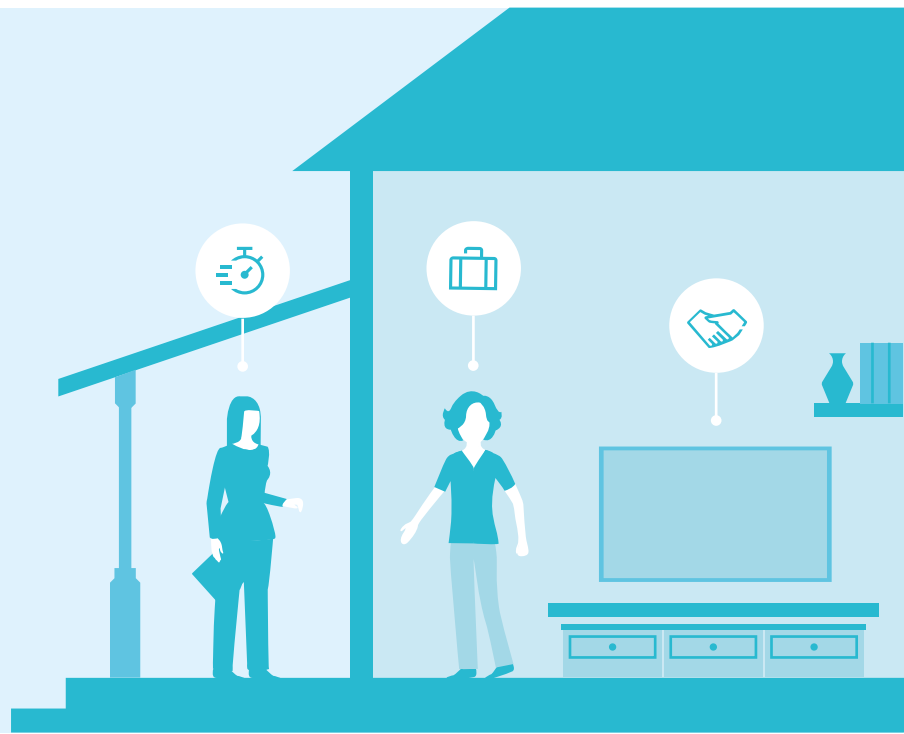
We'll do what's right for you

If water comes into your home from outside and causes covered damage, we're committed to delivering a seamless, hassle-free experience while we work to get you back on your feet. If you can't stay in your home during rebuilding or repairs, we make sure your living expenses, like a suitable place to stay, or meals and other necessities, are covered while you're away from home.*

** Subject to the policy sublimit*

Imagine your neighbor is adding a pool and entertaining space in their backyard. In the middle of the project, your town is struck by a torrential rainstorm. The unfinished construction has led to a runoff situation, and water pours in through your French doors, destroying valuable family possessions and parts of your living area.

Chubb will go above and beyond to restore your home without interrupting your life. If you can't stay at home during repairs, we'll cover a place to stay and other reasonable expenses to minimize disruption to you and your family during repairs.



We look for ways to do more



You'll benefit from our focus on prevention and protection

We help you protect your home from flood damage in the first place. That's why we'll reimburse you for costs up to \$5,000 to safely move your valuable belongings out of a flood warning area, or to better safeguard your home from an imminent threat, like placing sandbags or barriers around the perimeter of your home.



You'll benefit from our partnerships with qualified professionals

We're committed to offering our clients services to help prevent issues from happening in the first place. That's why we partner with industry leaders to offer their expertise around flooding exposures, whether you're building a home in a flood zone and need advice during construction, or are looking for ways to better protect your current home from rain runoff that accumulates too quickly.



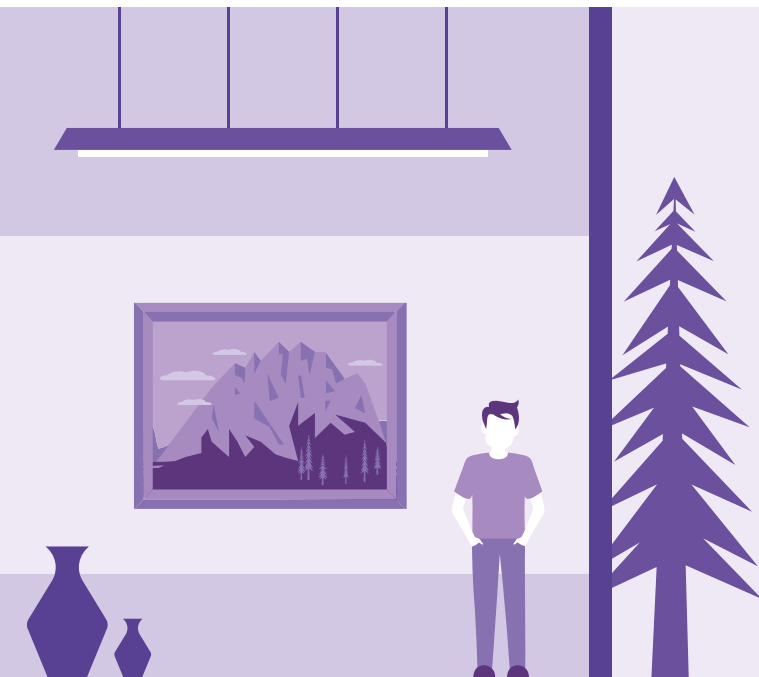
Your team at Chubb understands your needs

Our clients always come first. Whether you live by a river or in a neighborhood that is mostly concrete, you can choose the protection that's right for you, and select higher limits where it makes sense for key coverages.

We go above and beyond standard services and build solutions to help protect your home.

Imagine you've inherited a valuable piece of art from your grandmother, which is stored in your finished basement. If a flood warning is issued, you can tap into Chubb's network of expert vendors to safely move the art to an offsite, waterproofed storage facility until the flood has passed.

The most common type of flooding isn't linked to an extreme weather event. It can be as simple as extensive rain runoff. With Chubb, our flood protection is available in most areas across the country - so no matter where you live, you can benefit from coverage should the unexpected happen.



Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend†.

1 Beyond the National Flood Insurance Program

We offer up to \$15 million in total property coverage for your home and its contents - exceeding the \$250,000 for home and \$100,000 in contents offered by the NFIP.

2 Replacement Cost Settlement

We'll replace your property and possessions (up to the limit on your policy) without deduction for depreciation, in the event of a covered loss.

3 Prevention & Protection

We'll offer up to \$5,000 for expenses you incur to help protect your home from flood damage and to move valuable property out of harm's way when a flood warning is issued.

4 Additional Living Expenses*

We'll provide up to \$7,500 for a temporary residence, meals, and other expenses if you can't live in your home during repairs.

5 Rebuilding your Home*

We'll provide up to \$30,000 to flood-proof, demolish, repair, or rebuild your home to code after a covered flood loss.

6 Basement Property*

Unlike some carriers, we provide up to \$30,000 for your foundation, walls, flooring, ceilings, drywall, wallpaper, and fixtures. We also cover built-in features like bookcases, wet bars and cabinetry.

7 Basement Contents*

We automatically cover possessions in your basement such as televisions, pool tables, and exercise equipment, up to \$15,000.

8 Precious Items

We offer higher-than-average limits for special possessions such as art, collectibles, jewelry and silverware, and furs – \$5,000 for each category.

9 Related Coverages

We cover up to \$250,000 for debris removal, and provide generous limits for condominium or homeowner association loss assessments, and damage to business property.

* Optional higher limits may be available

Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Coverage applies even if your home is the only one that floods in your neighborhood	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Up to \$15 million for your home and its contents	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage up to \$30,000 for costs to comply with any law or ordinance requiring that you repair, rebuild, elevate, flood-proof, or demolish your home after a covered flood loss*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Up to \$7,500 in additional living expenses, meals, and other items*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Up to \$5,000 is included for the cost of supplies and labor to protect your property and the expenses to move the covered property to safety	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Contents claims paid on a replacement cost basis	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Up to \$15,000 in coverage for contents typically found in a furnished basement, like furniture, rugs, home theater systems, pool tables*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Up to \$30,000 in coverage for built-in cabinetry, wet bars, saunas, and other types of property in a basement*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Loss assessments from a condo/co-op or homeowner associations	<input checked="" type="checkbox"/>	<input type="checkbox"/>

** Increased coverage is available for an additional premium*

For more information

Please contact your agent or broker or visit

www.chubb.com

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 ways to do more for our clients.

†Combined score is for personal and commercial lines clients surveyed by Chubb over a five year period (2016-2020).

Chubb. Insured.SM

2023 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.
Form number 02-01-0808 (Rev. 4/23).