



Chubb Wildfire Defense Services

Frequently Asked Questions



If you own a home in a wildfire-prone area, you likely know that a wildfire event can be stressful and devastating. Chubb Personal Insurance can help. Eligible homeowner policyholders have the option to enroll in Chubb Wildfire Defense Services, which can automatically deploy a leading fire management organization to help protect your home and prevent you from having to pay out-of-pocket expenses in the event of a wildfire.

Enrollment

How do I qualify for Chubb Wildfire Defense Services?

Chubb *Masterpiece*[®] homeowner policyholders in most western states and Texas Platinum[®] homeowner policyholders in most Texas counties are eligible to enroll in Chubb Wildfire Defense Services. Condominium, Cooperative and Renter policyholders are not eligible in any state and Fair Plan Extension homeowner policyholders in the state of CA are not eligible. Please see www.chubbwildfiredefense.com for a full list of eligible locations. Eligible customers must enroll to receive the services.



What is the cost to enroll in Chubb Wildfire Defense Services?

Chubb Wildfire Defense Services are complimentary for eligible policyholders. There is no cost to enroll.

How do I enroll in Chubb Wildfire Defense Services?

Visit www.chubbwildfiredefense.com to complete your enrollment in just five easy steps. You will need your Chubb homeowner policy number and effective date, which can be found in the top right corner of your policy paper or renewal notice.

In The Event Of A Wildfire

What preventative actions might be taken at my property in the event of a wildfire?

Our service provider may take a number of precautionary measures to help protect the homes enrolled in Chubb Wildfire Defense Services. Temporary water lines with sprinklers may be laid around the perimeter of the home. Combustible articles, such as grass welcome mats and patio furniture, may be moved to reduce the potential for fires started by airborne embers. Dead or dying limbs may be collected. A thin barrier of Thermo-gel® may be applied to the home or landscaping around the home if the threat of wildfire becomes imminent.

Will Chubb or its representatives contact me during a wildfire event?

If you are enrolled in Chubb Wildfire Defense Services, you may receive a recorded message alerting you that our service provider is monitoring a specific threat in your area or responding to risk locations in close proximity to your property. Our service provider may contact you directly, if specific preventative actions are taken on your property. If your property is in imminent danger, our service provider may attempt to contact you to provide timely updates. If we are unable to reach you, we will attempt to contact your designated representative(s). For this reason, we recommend that you provide detailed contact information when you enroll or periodically update your contact information on www.chubbwildfiredefense.com.

Who should I contact for more information during a wildfire event?

Visit www.wildfiredefense.blogspot.com for details on conditions in your area, or call Chubb at 1.877.60CHUBB and choose the "Wildfire Services" option. If you would like to report an emerging wildfire threat, please email ops@wildfire-defense.com.

What if I have a locked gate around my property or live in a gated community?

If you are enrolled in Chubb Wildfire Defense Services, our service provider will attempt to contact you during a wildfire event to obtain the necessary security codes or information to access the property during a wildfire event. For this reason, we encourage you to provide several points of contact when you process your enrollment application. Your contact information can be updated any time at www.chubbwildfiredefense.com.

How do Chubb Wildfire Defense Services coordinate with other emergency response services in my area?

Chubb Wildfire Defense Services offer an additional layer of protection for your home, but do not in any way replace the emergency services provided by your local municipality, state or federal responders. Chubb representatives work under the guidance of the Incident Command that has been established to coordinate efforts in relation to a specific wildfire incident.

What are the qualifications of Chubb's wildfire defense service providers?

Our representatives are seasoned wildfire fighters who understand the need to work safely and in coordination with other emergency responders during a wildfire event. Chubb representatives are "National Wildfire Coordinating Group (NWCG) 310-1 Qualified for Position" and have met current annual Red Card and Pack Test qualifications. They utilize wildland engines that are outfitted and inspected per Federal Wildfire Suppression Contract standards (per USFS Region 1 Water Handling AG-0343-S-10-7000), and they conduct pre-suppression activities in accordance with training, safety and

operational requirements defined in the NWCG Fireline Handbook (Handbook #3, PMS410-1) and the NWCG Incident Response Pocket Guide (PMS#461).

What if Chubb is unable to access my home in the event of a wildfire?

Chubb and its representatives will make every effort to help protect enrolled homes from threatening wildfires. Our past efforts have been extremely successful, with millions of dollars worth of property saved from wildfire damage. However, there is no guarantee that our actions can prevent damage to your home. There may be instances when Chubb will not be able to provide defense services, such as when conditions become too perilous for wildfire fighters to enter the area. Your Chubb homeowners policy would respond to any covered loss in this situation.

Thermo-Gel®

What is Thermo-Gel?

Thermo-Gel is a fire-preventing and heat-absorbing Class A fire-retardant gel. The gel particles adhere directly to a house or other structure and quickly extinguish any flames or burning materials that come into contact with the gel.

How does it work?

Thermo-Gel clings to glass, metal, roof overhangs and all types of surfaces, creating a gelled water barrier that effectively protects a home or structure for several hours, even from combustion. The gel is applied when the frontline of a wildfire approaches, and it can be rehydrated to extend effectiveness, as needed. Once the wildfire threat has passed, the gel is safely removed, typically using a light power washing process.

Will Thermo-Gel damage my home or the environment?

No. Thermo-Gel is 98% water; it is environmentally compatible and can be used on all types of trees and vegetation. Thermo-Gel is approved by the U.S. Forest Service.

Wildfire Defense Coverage

Does my homeowners insurance policy include coverage for wildfire defense?

Chubb *Masterpiece* homeowner policyholders in the states of Arizona, California (excluding Fair Plan Extension policyholders), Colorado, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming, as well as Texas Platinum homeowner policyholders, automatically have Wildfire Defense coverage that provides reimbursement up to \$5,000, with no deductible, for reasonable expenses incurred while defending the insured home and property from wildfire. The coverage is triggered when a wildfire is within three miles of your covered property or a civil authority initiates an evacuation order affecting the covered property as a result of an approaching wildfire.

How are Chubb Wildfire Defense Services different from Chubb Wildfire Defense Coverage?

Chubb Wildfire Defense Coverage provides reimbursement up to \$5,000, with no deductible, for reasonable expenses incurred while defending the insured home and property from wildfire. Under this coverage, Chubb policyholders can choose their own wildfire defense service provider if a wildfire approaches their property. When a *Masterpiece* homeowner policyholder is also enrolled in Chubb Wildfire Defense Services, they avoid paying out-of-pocket expenses for a service provider and the service provider can be automatically deployed to the covered property when a wildfire threatens.

When you are enrolled in Chubb Wildfire Defense Services and a Chubb service provider is automatically deployed to your home during a wildfire event, Chubb is billed directly for the service. When you use a provider of your choosing, you need to submit a claim to be reimbursed for your out-of-pocket expenses up to \$5,000, in accordance with the terms of your homeowner policy. A wildfire claim made under this service does not impact your insurance premium.



**CHUBB
PERSONAL
INSURANCE**

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Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. 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.

Actual coverage is subject to the language of the policies as issued.

Chubb Wildfire Defense Services are not available in all jurisdictions and are not available to condominium, cooperative or renter policyholders and policyholders covered by California Fair Plan Extension policies. Chubb Wildfire Defense Services are available to houses under construction and houses that are rented to others. Wildfire Defense coverage is provided when a wildfire is within three miles of a residence or when a civil authority initiates an evacuation order as a result of an approaching wildfire. Wildfire Defense Services are triggered when a wildfire is within three miles of a residence, when a civil authority initiates an evacuation order as a result of an approaching wildfire, or when Chubb deems it appropriate to deploy the service. Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage.

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