



Key Benefits of a Chubb Home Appraisal

A Guide for Agents and Brokers



The complimentary home appraisal service is a unique and tangible benefit of placing business with Chubb. Depending on the home, a highly trained Chubb appraiser will visit a home to gain first-hand knowledge of interior details and exterior architectural features that influence its rebuilding cost. Appraisers also help identify conditions that might have an impact on property conservation and personal safety.

Home appraisals help establish accurate replacement cost

- With decades of experience insuring and appraising fine homes, we appreciate the complexity of rebuilding custom, architecturally unique and older homes.
- According to a recent independent study, approximately 64% of homes in the United States are consistently underinsured by at least 27%. * To help guard against an inadequate amount of insurance, Chubb provides advice on the appropriate amount of coverage.
- By conferring with local contractors and suppliers about prices, we can determine a replacement cost that reflects what it would cost to rebuild or repair your client's home.
- We help take the guesswork out of determining the replacement value of a home by preparing a comprehensive written and photographic documentation of the home's features — information that is vital in the event of a loss.

Appraisals offer loss prevention and security guidance

- Chubb offers advice on improving home safety and reducing the likelihood of loss.
- Included in the homeowner's appraisal report are useful loss prevention suggestions specific to your client's home.

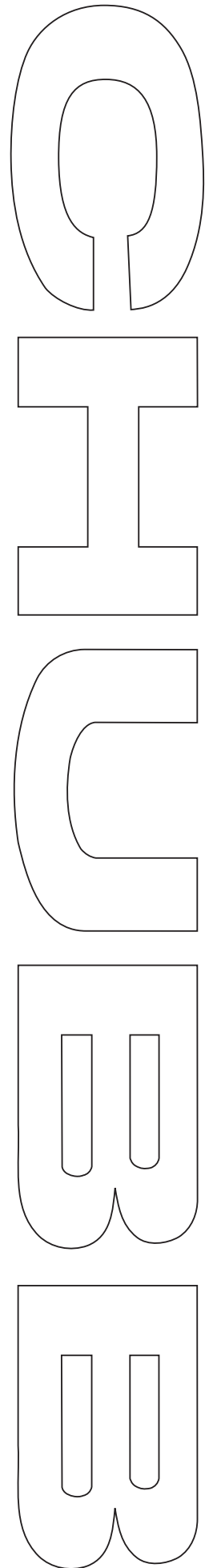
Chubb provides appraisal service you can trust

- We personally appraise more than 60,000 homes annually.
- Our nearly 200 appraisers are highly trained in construction pricing, replacement cost valuation methods, security, water intrusion and fire prevention and Chubb coverages.
- When appropriate, we factor in additional costs most estimators do not consider, such as fees for architects, interior designers, custom craftspeople and specialty suppliers, so there are no surprises at the time of loss.

How does a Chubb appraisal benefit you, the producer ?

- Helps to reduce the risk of fire, water damage and burglary for your valued clients.
- Provides you with additional opportunities to meet with clients and identify additional coverage needs or overlapping coverages.
- Gives you the peace of mind that your clients have the appropriate coverage amount.
- Reinforces your commitment to service for many years to come.

* Marshall & Swift/Boeckh 2003





Chubb Group of Insurance Companies
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Chubb refers to insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Chubb Insurance Company of New Jersey, Chubb Lloyd's Insurance Company of Texas, Texas Pacific Indemnity Company and Chubb National Insurance Company. 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.

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