



THE TEXAS PLATINUM<sup>SM</sup> PROGRAM  
*Insurance for your home and assets*

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## THERE'S NO PLACE LIKE HOME.

CHUBB UNDERSTANDS WHAT MAKES YOUR HOUSE IN TEXAS A HOME.

It's a major investment, both financially and emotionally. If anything disastrous should happen, you'd want insurance that is broad enough to help repair, replace or rebuild everything as it was before. The truth is that not all insurance companies will do this. Insurers differ in the coverages they offer, the way they value your home and possessions, and the speed and fairness with which they settle claims. Unfortunately, you may not be sure you're covered until it comes time to make a claim. By then it may be too late.







## WE'VE GOT YOU COVERED.

With the **Texas Platinum** program from Chubb, you can relax. We offer coverage that suits your lifestyle, a policy that gives you choices, and broader protection that is unrivaled in Texas. You can worry less... because Chubb covers more.

### TEXAS PLATINUM HO-C ADVANTAGES

*Your home is much more than its walls and the roof. Don't leave it to just any insurer to protect. Consider these advantages for Texas homeowners:*

- **Complimentary Home Appraisals.**

For more than a quarter of a century, Chubb has offered complimentary home appraisals for many of the homes that we insure. To help you determine the amount of coverage you really need, an in-house Chubb appraiser can note architectural details and interior features to estimate your home's replacement cost. Likewise, the appraiser can assist with security and fire prevention advice and offer suggestions to protect valuables from damage.



- **Unlimited Extended Replacement Cost.** If your house suffers a covered total loss, Chubb can pay to repair or rebuild your home to its pre-loss condition – whether it is new construction or an historic home.
- **Unlimited Rebuilding to Code.** In the event of a covered loss, Chubb will pay for necessary upgrades associated with rebuilding to code, such as rewiring or plumbing.
- **Unlimited Additional Living Expenses.** If your home cannot be lived in due to a covered loss, Chubb will cover temporary living expenses (such as hotel or rent) so you can maintain your normal standard of living while your house is being rebuilt.
- **Optional Cash Settlement.** If you decide to repair or rebuild your home after a covered total loss, the choice of a contractor or architect is entirely up to you. Or, you may opt not to rebuild or to rebuild in a different location and keep a cash settlement instead.
- **Other Structures.** Chubb covers other structures on your property that are not permanently attached to your home, such as fencing, detached garages and gazebos, for up to 20 percent of your home's insured amount.

#### SPECIAL LIMITS OF PROPERTY

Watercraft	\$10,000
Wine (food spoilage)	\$5,000
Furs (lost, misplaced, stolen)	\$5,000
Securities	\$5,000
Money Bank Notes (legal tender)	\$1,500
Account Funds	\$1,500
Golf Carts	\$5,000
Trailers	\$5,000
Collectible Stamps, Coins and Medals	\$5,000
Gravemarkers or Mausoleums	\$5,000

*To further enhance coverage for valuable items in your home, please contact your agent or broker regarding a Chubb personal articles floater.*



#### SPECIAL COVERAGES

- **Kidnap Expense.** Up to \$100,000 for kidnap expenses and up to \$25,000 for information leading to the arrest and conviction of the kidnapper.
- **Identity Fraud Expense.** Up to \$50,000 to help defray the cost of clearing damage to one's credit. The limit includes up to \$10,000 for lost wages.
- **Electronic Data Restoration.** Up to \$5,000 to replace personal data that is lost due to a computer virus.
- **Food Spoilage.** Covers spoilage due to mechanical breakdown or a power outage (with a \$250 deductible). Up to \$5,000 is included for wine.
- **Business Property.** Worldwide coverage up to \$25,000.
- **Debris Removal.** Unlimited coverage if a covered peril causes the loss.
- **Landscaping.** Includes a \$10,000 per tree limit, with no deductible.
- **Tree Removal.** Up to \$2,500 for each occurrence for trees fallen due to wind, hail, sleet or the weight of ice or snow.
- **Fire Department Charges.** Up to \$1,000 for any covered fire department charge.

#### PROTECTION FROM WATER DAMAGE

As a Texas homeowner, the issue of water damage and ensuing mold may be a cause for concern. With a Texas Platinum policy, coverage is included for accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air conditioning system or household appliance. Likewise, coverage is included for back up of sewers and drains. For an additional premium, coverage is also available for damage to interior ceilings, walls, floors and contents that ensues as a result of water intrusion through a worn roof.



#### OPTIONS TO ENHANCE YOUR POLICY

- **Home/Condo Association Assessments.** If your homeowner or condominium association assesses you for a share of costs of a covered loss, we'll provide coverage up to \$100,000. Higher limits are available up to \$250,000 for an additional premium. (If the assessment is the result of a deductible, Texas Platinum will cover up to \$10,000).
- **Masterpiece® Family Protection.** If you or someone close to you is the victim of home invasion, child abduction, car jacking, hijacking, air rage, road rage or stalking threat, Chubb is the only insurer to help cover the associated costs of these crimes almost anywhere in the world. Home and Vehicle Modification Expense coverage is also included.

#### FLEXIBILITY IN PRICING

- **Deductible Options.** For more flexibility and control over your insurance premium, you can choose among a variety of deductible options. Please contact your agent or broker to discuss your specific needs.
- **Policy Discounts.** You may be entitled to premium credits (policy discounts) if you have added safety or security devices such as a central station burglar alarm, fire alarm or water leak alarm system or if you have installed a master shut-off valve on your gas main. You may also earn premium credits if you live in a gated community or a building with security staff and security and fire protection systems. We also offer Portfolio Credits if you have both your home and auto insured with Chubb.

MASTERPIECE® EMPLOYMENT PRACTICES  
LIABILITY COVERAGE

Chubb provides coverage for the costs associated with allegations of wrongful employment acts such as wrongful termination, sexual harassment and employment discrimination. Coverage is also included for reputational injury, which helps reimburse you for the costs associated with reputation-related damage control after a covered incident or if an allegation of a covered incident occurs.

SOUND LIABILITY PROTECTION

In today's litigious society, you don't have to be a millionaire to be sued like one. That's why personal excess liability coverage – often called umbrella insurance – is so critical. This provides you with coverage for damages you may be legally required to pay.



- **Personal Injury Coverage.** This helps protect you if you are liable for someone being injured on your property or if you are involved in a lawsuit regarding accusations of libel, slander or infliction of bodily injury.
- **Not-For-Profit Directors and Officers Coverage.** This includes personal liability coverage for personal injury or property damage resulting from your uncompensated participation on the board of a not-for-profit corporation or organization.
- **Excess Uninsured/Underinsured Motorists Protection.** Since many drivers are uninsured or underinsured, it's important to help protect yourself and your covered passengers in the event of an accident. This optional coverage provides protection for bodily injury and property damages a covered person is legally entitled to receive from the owner or operator of an uninsured or underinsured motorized land vehicle.
- **Worldwide Automobile Rental.** You can rent a car – anywhere in the world – and have coverage for personal injury and property damage, for up to 90 days.
- **Defense Costs.** If the circumstances of a lawsuit are covered, Chubb provides unlimited insurance for legal defense costs, as well as access to legal counsel.

PROTECT YOUR IDENTITY WITH IDENTITY  
THEFT 911®

Identity theft is the fastest growing type of fraud in America, according to the Federal Trade Commission. If your identity is stolen, you may be faced with the daunting task of resolving this crisis. But you don't have to face the risk alone. Chubb is proud to offer identity theft resolution services to Texas Platinum policyholders through Identity Theft 911, LLC — a leader in identity theft recovery, defense and education for more than 5 million U.S. households. To learn more, visit [www.chubbidtheft.com](http://www.chubbidtheft.com).





RELAX.  
YOU'RE INSURED  
WITH CHUBB.<sup>SM</sup>

Chubb has been proud to serve Texas homeowners for more than six generations. Known for innovation, quality protection and unparalleled claim service since 1882, Chubb is a premier global insurer for fine homes, autos and possessions. We make every effort to contact you within 24 hours of receiving your claim and strive to issue payment within 48 hours of settlement. Chubb receives consistently high ratings for financial strength from A.M. Best Company, a leading independent analyst of the insurance industry.

For more information, please contact your independent agent or broker, call 1.866.324.8222 or visit [www.chubb.com/personal](http://www.chubb.com/personal).

Austin ♦ Dallas ♦ Houston

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

Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. No warranties or representations of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable for the use of any information or statements made or contained in any evaluation, report or recommendation.

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