

CONSUMER DISCLOSURE STATEMENT – NEW JERSEY AUTO NEW LINE

In connection with this insurance, we may review your credit report or obtain or use a credit-based insurance score based on information contained in that report. An insurance score uses information from your credit report to help predict how often you are likely to file claims and how expensive those claims will be. Typical items from a credit report that could affect a score include, but are not limited to, the following: payment history, number of revolving accounts, number of new accounts, the presence of collection accounts, bankruptcies and foreclosures. The information used to develop the insurance score comes from LexisNexis.

Declining the use of the consumer report information will adversely affect the policy premium. The policy will automatically be placed in the highest rated insurance score bin.

Please select the appropriate response below, allowing us to obtain your credit report. Please sign and return this form with your application.

- ☐ Accept ordering of credit report
☐ Decline ordering of credit report

Signature of Insured 1

Date

Signature of Insured 2

Date

Extraordinary Life Event

You may request reconsideration of a premium increase due to consumer report information because of the direct influence of an “extraordinary life event” on your credit information. An “extraordinary life event” may include, but is not limited to: catastrophic illness or injury; death of a spouse, child or parent; temporary loss of employment; divorce; military deployment; or identify theft. Your credit status may also be re-evaluated due to a hard freeze on your credit that resulted from an "extraordinary life event". You must provide written, independently verifiable documentation of the “extraordinary life event” claimed and its effect on your credit report to Chubb Personal Insurance at the address below. Chubb will issue a decision on your request when all necessary documentation has been received.

If you have any questions regarding this disclosure please contact:

Chubb Personal Insurance
Attention: Consumer Report Unit
202 Hall’s Mill Road
Whitehouse Station, NJ 08889
866-324-8222