



Chubb Expands Its Water Damage Defense Services to All U.S. Homeowners Insurance Customers

To our agents and brokers,

We are pleased to announce our expansion of our referral program to help protect customer's homes against costly water losses, effective today, June 23, 2016.

We have reengineered the program and named it Chubb's "H₂O Damage Defense" service. Through our relationship with Sentinel Hydrosolutions, our Personal Risk customers will get a special offer on Sentinel's state-of-the-art Leak Defense System® that is designed to detect leaks and shut off the water supply to the home.

Prevent water damage, a common and costly cause of loss

A cracked hose on a customer's washing machine, a leaking water heater, or a frozen pipe that bursts can cause tens of thousands of dollars in damage, especially if you happen to be asleep or away for even a few hours when it occurs. The Leak Defense System provides a solution that can help prevent these types of costly losses.

<u>Cause of Loss</u>	<u>Average Cost**</u>
Frozen pipes	\$66,900
Faulty plumbing	\$35,500
Appliance leak	\$28,300
Bathroom fixture leak	\$35,400

*** Figures are based on internal three year average paid claim data from 2013–2015. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.*

How Leak Defense System Works

Water flow sensor and shut-off valve: A sensor with a shut-off valve is installed on the main water supply to stop the flow automatically if a leak is detected.

Control panel and alarm: The control panel allows the customer to tell the system to automatically shut off the water supply if the water flow exceeds a certain level for a certain period of time. The control panel will also sound an alarm, help the customer and plumber identify the source of the leak, and can be integrated into the home security system – an especially useful feature when the customer is away.



Program Highlights

- Up to a 35 percent discount on the MSRP for the Leak Defense System
- Dedicated toll-free number 855-422-3426 for direct live access to a Sentinel Hydrosolutions agent, including access to vendor's network of plumbers
- Potential savings on water utility bills, if the home experiences the same normal water loss as the average home

This benefit is available to all Chubb, Legacy ACE, and Fireman's Fund policyholders in the U.S., and both new and existing customers should be directed to call 855-422-3426 to take advantage of this offer. Of course, customers may also be eligible for 5 -7 percent additional savings on their homeowner's insurance premium when they install a Leak Defense System.

For more information on this exciting service, please refer to the [official press release](#) or our new marketing brochure, accessible by [clicking here](#).

If you have any questions, please contact your local Chubb representative. Thank you for your continued support of Chubb Personal Risk Services.

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