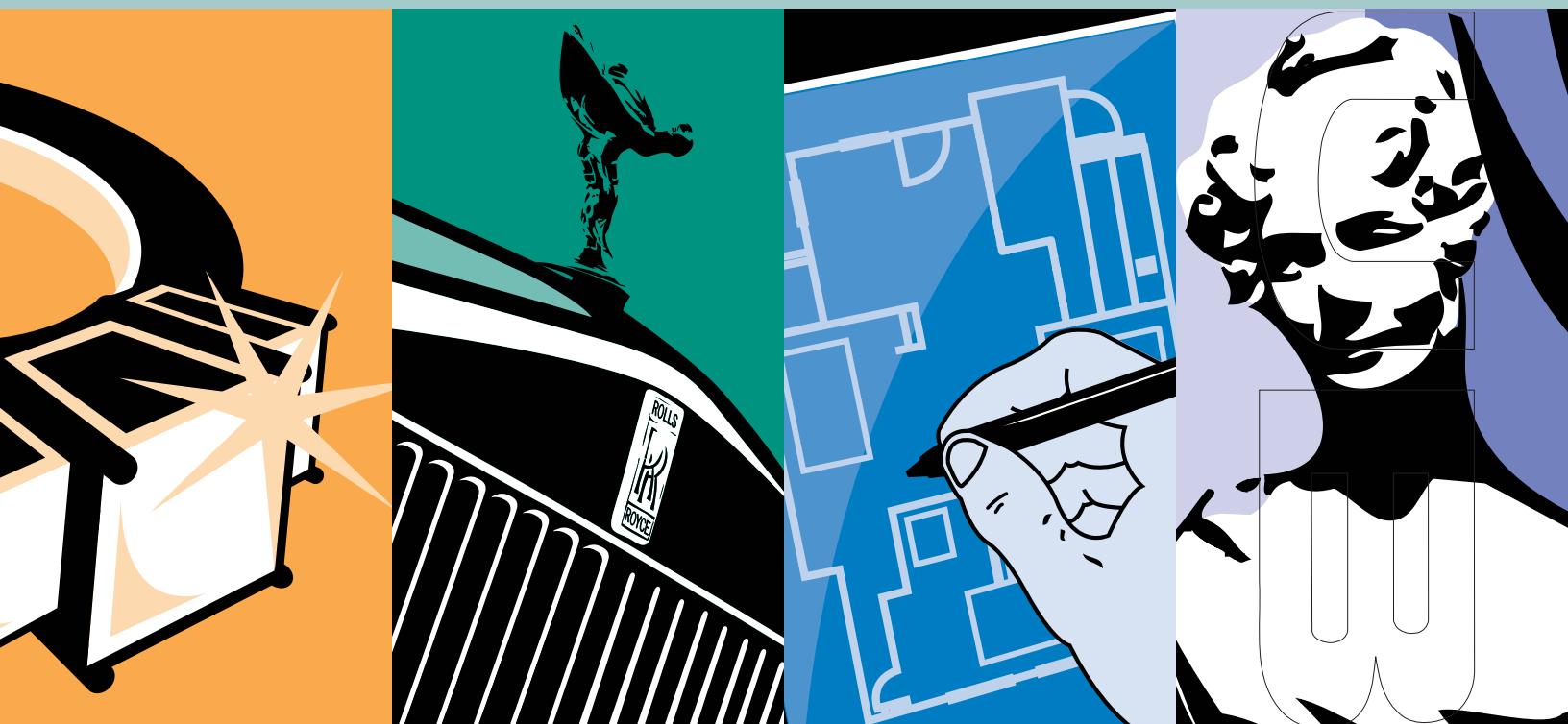




Redefining Insurance

A Guide to Complimentary Services for
Chubb Personal Insurance Customers

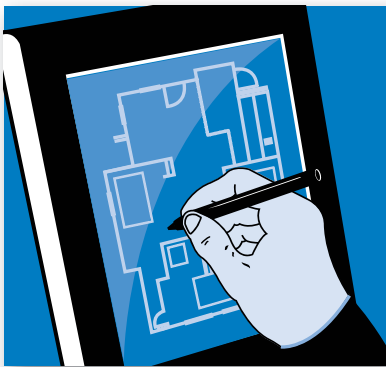
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For over 125 years, Chubb has been known for innovative, quality insurance products and unparalleled claim service. As a preeminent insurer of fine homes and possessions, Chubb is also pleased to provide a complimentary spectrum of risk management and post-loss services and other value-added offerings. These services have been carefully selected to offer customized solutions that are tailored to your lifestyle.

Home Repair, Maintenance & Security



COMPLIMENTARY APPRAISALS TO HELP PROTECT YOUR HOME

Chubb offers complimentary home appraisals for many of the homes that we insure. Our appraisers have a variety of specialized backgrounds and fields of study, ranging from architectural design and fine art to historic preservation and interior design. Each appraiser has undergone extensive training to recognize a home's unique architectural features and characteristics, which helps Chubb to evaluate the complex risk potential inherent in such homes.

A home appraisal can help you to:

- Estimate the cost to rebuild the home in its entirety.
- Consult with your agent regarding the appropriate amount of coverage for your home.
- Identify security alarm systems and other components within the home that help safeguard life and property and could allow you to qualify for premium discounts on your homeowner insurance.
- Document features of your home with measurements, photos and a detailed description, which serve as a permanent record in the event of a loss.
- Provide suggestions to reduce the potential for fire, flood and other causes of loss, including the risk of damage from wildfire, hurricane, earthquake or other natural disasters.

A complimentary home appraisal may be offered to you automatically if you are a new homeowner customer. If you are an existing customer, contact your agent or broker regarding a home appraisal.



MASTERPIECE® HOMESCANSM TO DETECT HIDDEN HAZARDS AT HOME

Masterpiece HomeScan is a complimentary, consultative service available to Chubb homeowner policyholders that uses cutting-edge, infrared camera technology to help identify moisture problems and potential fire hazards in your home. Infrared technology detects problems that are developing behind the walls or in the ceiling — even before you can see them — which helps reduce the chance of potentially devastating losses to your home and personal possessions. *Contact your agent or broker to request a Masterpiece HomeScan consultation.*

MASTERPIECE® PROTECTION NETWORK: REFERRALS TO HOME SERVICE PROVIDERS

Chubb offers our homeowner policyholders complimentary referrals to a network of pre-qualified service providers. While policyholders are not required to use these vendors either proactively or following a loss, many of these providers offer discounts and priority service to Chubb homeowner customers.

Network highlights include:

- More than **200 alarm system providers** who specialize in large homes, have familiarity with Chubb alarm recommendations, and work with emerging technologies, such as “smart home” systems.
- Three **national water protection companies** that can install water detection shut-off devices or water leak detection systems.
- Over **150 builders** specializing in home construction, renovation and repair, with extensive experience building quality custom homes.

*Call **1.877.60CHUBB** to access the Masterpiece Protection Network.*

EMERGENCY LOSS MITIGATION AND RESTORATION SERVICES

Our goal is to help restore your home and its contents as quickly and easily as possible after a covered homeowner claim. We offer 24/7 post-loss services through our partnerships with Paul Davis Restoration and Disaster Kleenup International. These vendors can quickly board up and tarp your home, remove damaging water, and take other measures to prevent further loss. They can also arrange for contractors to repair damage caused by water, wind, fire or smoke. The firms, which have more than 70 years of combined experience in mitigation, restoration and reconstruction services, warranty their work for Chubb policyholders for an additional year beyond industry standards. You have the flexibility to choose your own service provider if something happens to your home, yet these preferred vendors offer peace of mind that you are working with reputable specialists who deliver the highest standards of service. *In the event of a covered homeowner loss, your claim representative will automatically offer these services, if needed.*



MASTERPIECE® COLLECTOR SERVICES FOR THE AVID COLLECTOR

Chubb offers consultative and collection management services for collectors who insure their fine art or other valuables with Chubb.

- **In-house collector specialists**

With backgrounds ranging from museum management to fine art appraisal, our specialists can conduct a complimentary consultative survey at your home, office or off-site storage location. The collector specialist will provide guidance on maintaining ideal storage and display conditions, recommendations to protect a collection from burglary and fire, general advice to help preserve the collection, and assistance after a loss occurs. *Contact your agent or broker to learn more.*

- **Complimentary access to a website for collectors**

Subscribe to an online newsletter that provides the latest information on collecting trends, articles from leading experts and collectors, and tips for protecting your collection. Visit www.chubbcollectors.com to learn more.

As an enhancement to our complimentary Collector Services, Chubb offers Collectify™, a leading collection management software. Collectify can help manage any collection, including art, jewelry, wine or antiques for curatorial, accounting, philanthropic, estate or insurance claim purposes. Chubb's relationship with Collectify provides policyholders with significant service enhancements and courtesies. Log on to www.chubb.com and click on the Collectify logo to take advantage of this offer.

MASTERPIECE® PROTECTION NETWORK:

EASY ACCESS TO QUALIFIED VALUABLE ARTICLES SPECIALISTS

For customers with concerns regarding a valuable collection, Chubb can provide complimentary referrals via our Masterpiece Protection Network — a sophisticated database of independent experts representing a range of specialties. Many of these providers offer discounts to Chubb customers.

Network highlights include:

- Over **450 fine art appraisers**, including both generalists who are qualified to appraise a wide variety of collectibles as well as specialized appraisers who can provide expert opinions on specific items such as rugs or animation art.
- Over **50 art storage and transportation companies** that have been screened to ensure they meet Chubb standards for protection.
- Ten **home inventory companies** that service most states. Many of these companies provide services that are compatible with Collectify software.

Call **1.877.60CHUBB** to access the Masterpiece Protection Network.

Automobile



MASTERPIECE® AUTO PREFERENCE® SERVICES

In the event of a covered auto loss, Chubb offers the following complimentary services in certain markets.

- **Referrals to preferred repair shops**

Chubb maintains relationships with reputable collision repair shops and dealerships that offer priority service to our policyholders. These shops specialize in high-end vehicles, and many are manufacturer-certified. While Chubb allows you to choose any auto body shop for repairs — without penalties or fees if you go outside the network — we guarantee the workmanship of repairs done at a preferred shop for as long as you own the vehicle. *For a referral to a local shop within the Chubb Preferred Repair Program, call **1.800.CLAIMS.0** or contact your agent or broker.*

- **Custom auto glass repair or replacement**

In many cases, glass repairs or replacement for a covered loss can be done in your own driveway or the parking lot of your place of employment. Chubb offers a lifetime warranty on repairs and replacements through our glass program, but you always have the option to choose your own glass vendor. *To report a claim and schedule glass repair or replacement, call **1.800.CLAIMS.0**.*

- **Car rental service**

If your vehicle must be in the shop for repairs after a covered accident or if your car is stolen, a Chubb claim adjuster will work with Enterprise Rent-A-Car to arrange for a replacement vehicle. Enterprise services are available nationwide, and many Chubb-preferred shops have Enterprise counters on site. We will reimburse Enterprise directly for the rental car, so you won't have to worry about a bill. Of course, you can choose any rental car agency, but as a Chubb customer, you will receive enhanced service with Enterprise. *For car rental service, call **1.800.CLAIMS.0**.*

- **Roadside assistance and towing**

Chubb offers roadside assistance and towing service 24/7/365. You will be linked to a dispatcher, who will send help from a nationwide network of over 6,500 independent service providers. If you have Road Service coverage listed on your policy, Chubb will pay up to \$75 for towing. If your policy does not include this optional coverage, you can still access the service, but you will be charged directly for the entire towing cost. *For roadside assistance or towing, call **1.800.CLAIMS.0** and select the "Roadside Assistance" option.*

Identity Resolution Services



HELP PROTECT OR RESTORE YOUR GOOD NAME

Chubb homeowner and automobile policyholders have access to complimentary services from Identity Theft 911®, a premier identity management provider. Identity Theft 911 provides assistance with resolving identity theft should you fall victim to this growing crime. Identity Theft 911 can also assist with disaster recovery — replacing sensitive personal identification and financial documents that are lost or destroyed in a natural disaster or a home fire or flood. These services complement Chubb's identity theft reimbursement coverage, which is included with homeowner policies in most states.

Identity Resolution Services include:

- Fraud specialist assigned as your personal advocate
- Assistance with agency notifications, report filing and documentation
- One year of credit and fraud monitoring
- Resources to help proactively protect your identity

*For proactive inquiries or concerns with potential identity theft, call the Chubb Customer Care Team at **1.866.324.8222** to be connected with a fraud specialist at Identity Theft 911. If you incur out-of-pocket expenses due to identity theft, call **1.800.CLAIMS.0** (1.800.252.4670) to report a claim. Visit www.chubbidtheft.com for ongoing news alerts, tips and education.*

Claim Service



CLAIM REPORTING MADE EASY

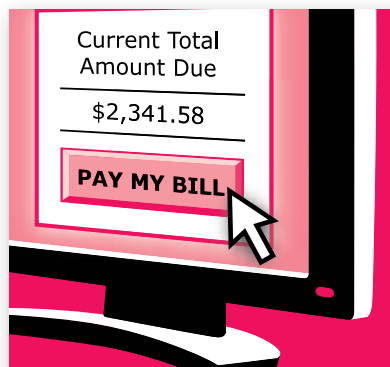
If a loss occurs, prompt claim reporting can make all the difference. Chubb offers convenient options to report a claim anytime, anywhere:

Hotline: **1.800.CLAIMS.0** (1.800.252.4670)
Web: Visit www.chubb.com and click on "Report a Loss."
Fax: **1.800.300.2538**

SERVICE TO SURPASS YOUR EXPECTATIONS

Our personal property adjusters and claim service representatives are among the most experienced in the insurance industry — with an average tenure of nine years with Chubb. And our breadth of expertise in handling hundreds of thousands of claims each year for fine homes, autos and valuable possessions offers considerable peace of mind when it comes to your claim. During the handling of a covered loss, Chubb promotes a proactive relationship with you and your agent or broker in order to minimize inconvenience and help return your life to its pre-loss state as promptly and fairly as possible.

Ease of Doing Business



In addition to the complimentary services designed to enhance Chubb's products, we also offer options to make it easy to do business with Chubb.

OPTIONS TO MAKE PAYMENT CONVENIENT

Traditional bill payment by check is always an option, but if you are like most people, you may not have time to worry about writing a check and mailing it by the deadline. Chubb offers innovative bill payment options, so you can choose the method that is right for you. *To learn more, call the Chubb Customer Care Team at 1.866.324.8222 or send an email to customercare@chubb.com.*

- **Electronic funds transfer (EFT)**

Simply choose a checking or savings account from which to electronically withdraw your premium payment. Your bank will automatically deduct the payment from this account and electronically transfer the funds through secure payment channels to Chubb on the date you select. A nominal fee is required. *To enroll, visit www.chubb.com/personal and click on the EFT banner.*

- **Online payments**

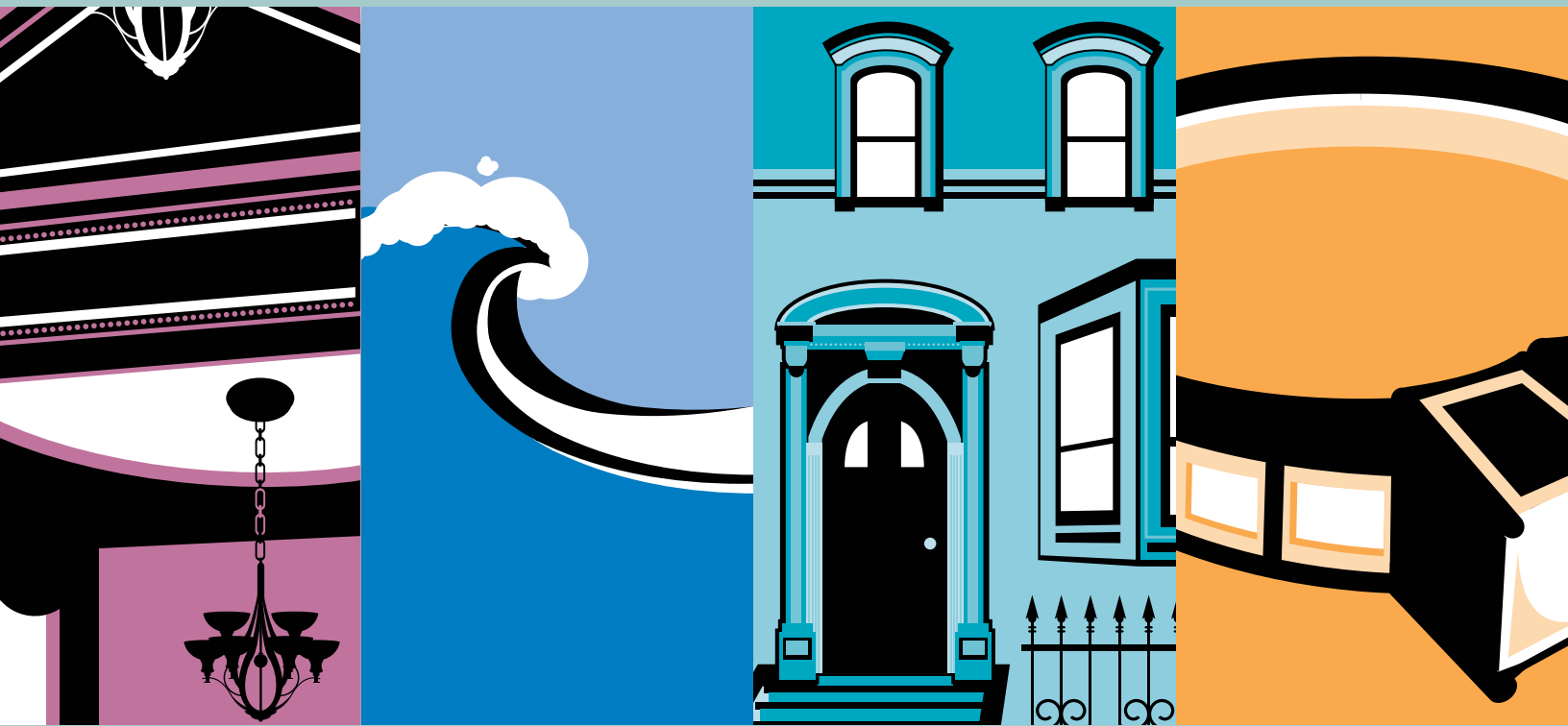
If you prefer to pay bills online, our electronic bill notification and online payment service may be right for you. You can go online to pay your bill each month, or select Auto-Pay to do it for you. Auto-Pay automatically notifies you via email when a Chubb payment is scheduled. Visit www.chubb.com/personal and go to "My Policies" to enroll.

- **Pay-by-phone**

To make a payment immediately by touch-tone phone — without the hassle of writing or mailing a check — call **1.800.322.1341**. A one-time debit card payment is processed automatically and deducted from your personal checking account. Or, you can authorize a payment by electronic check via your bank routing number. A \$1.95 fee is charged per transaction.

To learn more about risk management, loss mitigation and other value-added services from Chubb, please contact your independent agent or broker or send an email to info@chubb.com.

You Want The Best? Go With Chubb.



**CHUBB
PERSONAL
INSURANCE**

P.O. Box 1615, Warren, NJ 07061-1615

www.chubb.com/personal

Form 02-01-0441 (Ed. 10/07)

Chubb refers to the insurers of the Chubb Group of Insurance Companies. 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. The coverages and services described in the literature are not available in all jurisdictions.

Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation for any hazard or condition does not mean that it is covered under any policy. No warranties or representations of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable to any party for the use of any information or statements made or contained in any evaluation, report or recommendation.

Road Service is an optional coverage available through *Masterpiece*® Auto *Preference*® and as "Towing" coverage in non-*Masterpiece* states. Road Service coverage is not available in AK, AR, HI, IA, LA, MA, ME, MS, MT, ND, NE, NH, NV, SC, SD, VT, WI, WV and WY.