

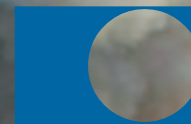
Urban or rural, if your home is located in a brush or woodland setting, you may face the very real threat of wildfire. Wildfires often begin quietly and then spread quickly, igniting brush, trees and even homes. Chubb can help protect your family, home and property from wildfire with a unique combination of coverage and services designed to meet your specific needs.

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, and are not available to condominium, cooperative or renter policyholders, but are available to houses under construction and houses that are rented to others.

Wildfire Defense Coverage is triggered only when a wildfire is within three miles of a residence or when a civil authority initiates an evacuation order as a result of an approaching wildfire.

Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage.



Chubb Wildfire Defense Services from Chubb Personal Insurance

**Protecting your
home from the
risk of wildfire**



**CHUBB
PERSONAL
INSURANCE**

Chubb, P.O. Box 1615, Warren, NJ 07061-1615
www.chubb.com/personal

Form 02-01-0459 (Rev. 1/10)

Chubb

Coverage That Offers Choices

Chubb *Masterpiece*® and *Texas Platinum*® homeowners policyholders in select states automatically have *Wildfire Defense Coverage* that provides reimbursement up to \$5,000, with no deductible, for reasonable expenses incurred while defending your home from wildfire.

While you always have the option to choose your own wildfire defense provider if a wildfire approaches your property, Chubb offers select homeowners policyholders in these same states the option to enroll in *Wildfire Defense Services*, which prevents you from having out-of-pocket expenses related to this coverage.

Easy Access to Leading Wildfire Defense Services

In addition to the expense savings, enrollment in Wildfire Defense Services from Chubb provides you coverage for a service that can help defend your home from an encroaching wildfire. Wildfire Defense Systems, Inc. (WDS), a leading wildfire management organization, may be automatically deployed to enrolled policyholders when wildfire threatens. We strive to make protecting your home as easy as possible.

WDS brings some of the best experience in the industry to work for you and is pre-qualified by Chubb, so you don't have to go through the stress of finding a reputable service provider in the event of a wildfire. WDS is supervised by staff officers with up to 35 years of wildfire expertise, including fire management experience with federal and state agencies.

- **Reducing fuel for the fire.** Once enrolled, you can request to receive a complimentary, on-site wildfire hazard assessment, which is provided through our Home Appraisal Service or WDS. The assessment will show how to reduce the fuel that can feed a wildfire and threaten your home. This improves the chance that your home will survive a wildfire and helps create a safe space that allows firefighters to further defend your home in the event of a wildfire.



At no additional cost, enrollment in Chubb Wildfire Defense Services can automatically provide you with assistance from one of the most qualified service providers in the wildfire industry.



- **Watching your back.** WDS closely monitors your local area and knows when the conditions are ripe for wildfires. When a wildfire threatens, WDS or Chubb will contact enrolled policyholders in the affected areas to let you know WDS is responding in that area and to provide guidance to help you prepare for the worst-case scenario.
- **An additional layer of firefighting protection.** If wildfire threatens your property, Chubb and WDS can deploy certified firefighters to your enrolled home. These firefighters may take a number of preventative steps, including spraying your home with Thermo-Gel®, a fire-preventing and heat-absorbing Class A fire-retardant gel. While the service does not replace the role of local emergency responders, it does provide an additional layer of protection against wildfire damage to your property.

Enroll in Chubb Wildfire Defense Services Today

Eligible homeowners policyholders must complete, sign and return the enclosed authorization form in order to enroll in this service. While the coverage is automatically provided to policyholders within select states, prior authorization is required for Chubb and WDS to provide these services. The authorization form will grant Chubb representatives permission to access your property during a wildfire event and take preventative measures to help protect your home. Please provide an accurate address and contact information to avoid unnecessary delays. Return the completed form via the enclosed envelope.

For More Information

Please call Chubb at 1.877.60CHUBB and choose the "Wildfire Service" option for questions or concerns about wildfire response areas or to access a Chubb Customer Care Team member. You may also contact your independent agent or broker to learn more.