

Would the actions taken by WDS or their representatives ever affect a policyholder’s landscaping?

When a wildfire threatens the property, WDS or its representatives may occasionally need to remove highly flammable materials from around the house to help improve the survivability of the home. This may include removing dead trees, dead or dying limbs, or particularly fire-prone plants, such as eucalyptus trees, which contain highly flammable oils. WDS representatives do not carry substantial tree removal equipment with them, so they will take this type of action only when wildfire is imminent and the threat to the home is significant. By signing the authorization form, the policyholder gives WDS the right to make this judgement call, and Chubb cannot accept specific requests to waive this ability. While we will make every effort to protect landscaping, we place a higher priority on protecting the structures and personal possessions of the policyholder.

What if my customer has a concern about the authorization form?

The authorization form grants Chubb’s representatives permission to take action on a policyholder’s property and provides the contact information necessary to enroll the policyholder in the Wildfire Defense Services program. Without signing, completing and returning the form to the address indicated, WDS will not respond to the policyholder’s property. In order for Chubb to accept the policyholder’s enrollment, the authorization form cannot be altered in any way. Please note that the authorization form only gives representatives of Chubb permission to enter the ground of a property when a wildfire threatens. Of course, enrollment remains purely optional, and policyholders are welcome to contact Chubb with any questions regarding the authorization form.

Who should policyholders contact for more information in the event of a wildfire?

For questions or concerns, policyholders may contact Chubb at 1.877.60CHUBB and choose the “Wildfire Services” option to learn about wildfire response areas or access a Chubb Customer Care Team member.

Masterpiece and Texas Platinum Homeowners Policy Enhancements

What types of wildfire prevention measures are covered?

Policyholders may wish to engage services such as, but not limited to, fuel mitigation, the application of temporary sprinkler systems, and the application of fire-blocking gels and retardants.

Why would a policyholder want to contract with a company outside of Chubb Wildfire Defense Services?

Chubb Wildfire Defense Services provide our policyholders with priority access to the highest quality services from WDS and are likely to be the only resource needed by most policyholders. However, if a policyholder has access to another resource that can help in the face of a wildfire, we have provided coverage to assist in contracting outside resources, if needed. Chubb offers our policyholders choices to help best address their needs.

If my policyholder is enrolled in Wildfire Defense Services from WDS but then chooses to hire another company, will there still be reimbursement under the coverage?

Yes. Our intent is to help policyholders protect their home and property through any means possible in the event of wildfire.



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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.

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Desk Reference for Agents and Brokers

Homeowners living in a brush or woodland setting, whether rural or urban, 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 policyholders from the serious potential for wildfire with a unique combination of coverage and services designed to meet their specific needs.

Enhanced Coverage Offers Choices

Chubb *Masterpiece*® and *Texas Platinum*® homeowners policyholders in select states automatically have *Wildfire Defense Coverage*. This coverage provides reimbursement up to \$5,000, with no deductible, for reasonable expenses incurred while defending the insured home and property from wildfire. The coverage is triggered when a wildfire is within three miles from the covered property or a civil authority initiates an evacuation order affecting the insured property as a result of an approaching wildfire. Under this coverage, policyholders will always have the option to select the wildfire defense provider of their choice.

Easy Access to Leading Wildfire Defense Services

In addition to the coverage, Chubb offers most homeowners policyholders in these same states the option to enroll in *Wildfire Defense Services*, which can help defend their home from an encroaching wildfire, without having to pay out-of-pocket expenses. Wildfire Defense Systems, Inc. (WDS), a leading fire management organization, may be automatically deployed to enrolled policyholders when wildfire threatens. We make access to these services as easy as possible.



WDS offers some of the best experience in the industry and is pre-qualified by Chubb, so policyholders 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 experience, including fire management experience with federal and state agencies.

- **Reducing fuel for the fire.** Enrolled policyholders 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 a home. This improves the chance that a home will survive a wildfire and creates a safe space that allows firefighters to further defend the home in the event of a wildfire.
- **Advance communication and guidance.** WDS closely monitors the local environment and knows when the conditions are ripe for wildfires. When a wildfire threatens, Chubb or WDS will contact enrolled policyholders in the affected areas to let them know WDS is responding in the area and to provide guidance to help prepare for the worst-case scenario.
- **An additional layer of firefighting protection.** If wildfire is within three miles of the enrolled home or a civil authority initiates an evacuation order for the area that includes the insured property as a result of an approaching wildfire, Chubb and WDS can deploy certified firefighters to the enrolled home. These firefighters may take a number of preventative steps, including spraying the home with Thermo-Gel®, a fire-preventing and heat-absorbing Class A fire-retardant gel. While the service does not replace the role of the local emergency responders, it does provide an additional layer of protection against wildfire damage.

How to Enroll Policyholders in Wildfire Defense Services

Eligible Chubb homeowners policyholders will automatically receive an authorization form for Wildfire Defense Services in conjunction with all new line policies. At renewal, eligible policyholders will be reminded of the option to enroll, or if already enrolled, they will be given the opportunity to update their contact information for the program.

While the coverage is automatically provided to policyholders within the select states, eligible policyholders must first return the completed and signed authorization form in order to receive the services from Chubb and WDS. Doing so will grant Chubb representatives permission to access the property and take preventative measures to help protect the home. Please alert your qualified policyholders to look for authorization materials via mail and remind them to provide an accurate address and contact information to avoid delays in the event of a catastrophe.

Policyholders in eligible states can also access the authorization form at any time at www.chubb.com/personal. Go to "Catastrophe Response Center" to print a copy of the form.

To Learn More

For more information about Wildfire Defense coverage or service offerings, please contact your local marketing specialist.

Frequently Asked Questions for Agents and Brokers

How do Chubb Wildfire Defense Services compare to services provided by other insurance companies?



Most importantly, Chubb offers choices. We provide coverage that allows the policyholder to choose any service provider. Our primary goal is to protect our policyholders and their homes in the event of wildfire.

In addition, we provide access to WDS, one of the most experienced companies in the wildfire-fighting industry. The employees of WDS are certified firefighters who have decades of experience working with local municipalities. In fact, WDS will work in *conjunction* with local fire response teams, to maximize effectiveness.

Also, WDS uses Thermo-Gel, an industry-leading gel concentrate product that is uniquely and specifically designed for structural protection. While some products can be easily washed off by good-intentioned local fire department efforts, Thermo-Gel is re-hydrated and will continue to work effectively when local firefighters spray down houses, as they are trained to do. Thermo-Gel adheres to smooth surfaces such as glass, which may be problematic for other products, and provides a longer period of protection. Both of these qualities help prevent internal combustion to better protect homes.

In what areas are the coverage and service available?



Wildfire Defense Services

What is Thermo-Gel? How does it work?

Does Thermo-Gel have any environmental issues?

Will Thermo-Gel be removed from the home?

Will enrolled policyholders be notified when WDS responds to wildfire in their area?

Who determines what preventative steps must be taken?

How will WDS respond to policyholders in the event of multiple wildfires?

Wildfire Defense coverage is automatically available to *Masterpiece* homeowner policyholders in the states of AZ, CA, CO, ID, MT, ND, NM, NV, OR, SD, UT, WA and WY. Customers in these states are also eligible to enroll in Wildfire Defense services. Condominium, Cooperative and Renter policyholders and Fair Plan Extension homeowner policyholders in the state of CA are not eligible for the Wildfire Defense coverage or service.

In the state of TX, the coverage is available to all *Texas Platinum* homeowner policyholders and the service is available in select counties, including: Anderson, Angelina, Austin, Bandera, Bastrop, Bell, Bexar, Blanco, Bosque, Brazos, Burnet, Caldwell, Collin, Colorado, Comal, Coryell, Dallas, Denton, Ellis, Erath, Fayette, Fort Bend, Freestone, Gillespie, Gregg, Grimes, Guadalupe, Harris, Hays, Henderson, Hill, Hood, Houston, Jim Wells, Johnson, Kaufman, Kendall, Kerr, Lampasas, Lee, Leon, Liberty, Limestone, Llano, Madison, Mason, McLennan, Milam, Montgomery, Nacogdoches, Navarro, Palo Pinto, Parker, Polk, Real, Rockwall, Rusk, San Jacinto, Somervell, Stephens, Tarrant, Travis, Trinity, Upshur, Walker, Waller, Washington, Wharton, Williamson, Wilson, Wise, Young, Zapata.

Thermo-Gel forms a fire-preventing and heat-absorbing Class A fire retardant gel. The gel particles adhere directly to the house and quickly extinguish any flames or burning materials that come into contact with the gel. Thermo-Gel clings to glass, metal, roof overhangs and all types of surfaces, creating a gelled water barrier that effectively protects a home or structure for several hours, even from combustion.

No. Thermo-Gel is environmentally compatible and can be used on all types of trees and vegetation. It is approved by the U.S. Forest Service.

Yes. If Thermo-Gel is applied to the home, WDS will return to the home to safely remove the gel once the threat of wildfire has passed.

Yes. Enrolled policyholders will receive notification when WDS is in their area.

WDS and local firefighting resources will work together to determine the preventative steps needed to best protect homes from wildfire. Policyholders are advised in the authorization form that WDS will make decisions on how best to protect the property. For instance, water lines to protect the perimeter of the property cannot be laid too early, or they could exhaust the local water supplies before the wildfire is even a significant threat. Thermo-Gel should only be applied when the risk of wildfire damage is truly imminent because, while it has one of the most generous efficacy periods on the market, it still has a limited life span and requires clean-up.

WDS can tap into a consortium of additional service providers, but will place proximity to the wildfire threat and pre-enrolled policyholders as its highest priority. Chubb and its representatives will use their best efforts to provide these services, yet there may be instances when Chubb will not be able to provide these services, and Chubb makes no guarantee that these services will prevent damage. The *Masterpiece* homeowners and *Texas Platinum* homeowners policy will respond to covered losses, but we are committed to helping policyholders avoid losses from occurring in the first place.