

To Our Valued Partner:

We have made the following *Masterpiece®* homeowner coverage revision for Utah customers to be rolled out beginning April 20, 2009 and throughout the next renewal cycle. We have liberalized this change so that your customers can benefit from the expanded coverage for losses occurring on or after April 20, 2009. This change helps ensure that Chubb will continue to provide the most advanced offerings available in the affluent personal insurance marketplace today. A revised contract guide will be available on @chubb the week of April 13, 2009.

Change to Deluxe House and Vacation Home House Coverages

Wildfire defense (applicable if your customer enrolled in Chubb Wildfire defense service)

We broadened Wildfire defense service by stating we may deploy the service if we deem it appropriate. Also, included in this service is the cost for expenses associated with coordination and deployment and the cost to repair your customer's property if damaged by the Chubb Wildfire defense service during deployment or cleanup (no deductible applies).

We hope that you find that this change provides your Utah customers with the most advanced coverages for their evolving risks. In a world of choices, thank you for placing your best clients with Chubb.

Chubb Personal Insurance

Relax. You've placed your best clients with Chubb.sm

Chubb refers to the insurers of the Chubb Group of Insurance Companies.

Actual coverage is subject to the language of the policies as issued.