

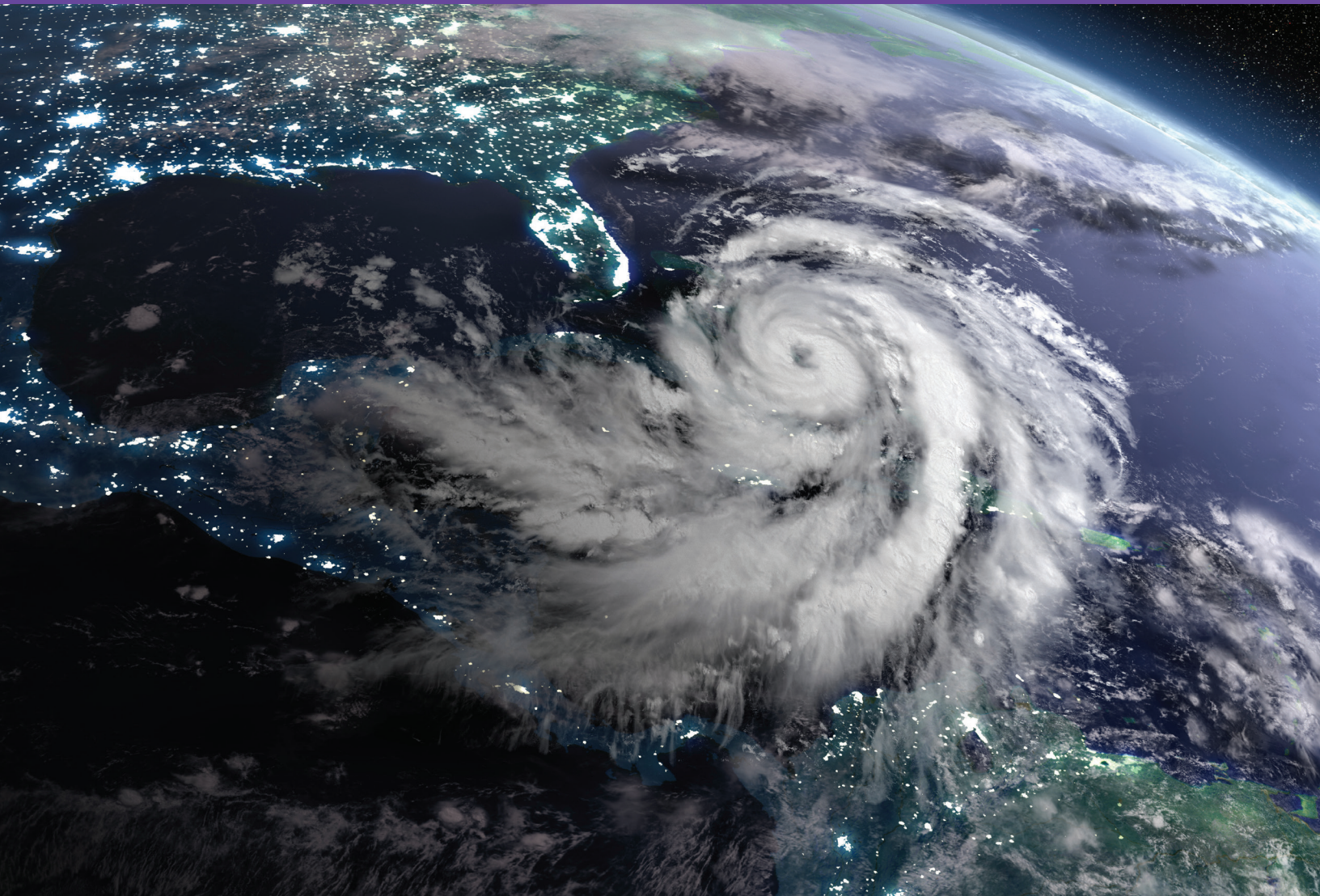
CHUBB®

Personal Risk Services

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Chubb Property Manager

When a hurricane hits your secondary or seasonal home, you can count on Chubb to be by your side.



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“At Gallagher, we are proud to partner with Chubb Insurance and love that they take a proactive approach in helping our clients after a catastrophe. Our client communicated that immediately after Hurricane Sally, he was contacted by the Chubb Property Manager Unit. Chubb had inspected his secondary home using drone technology before the roads were even clear of all the debris. Our client appreciated the proactive approach and complimented the Incident Commander for his promptness and his exceptional professionalism.”

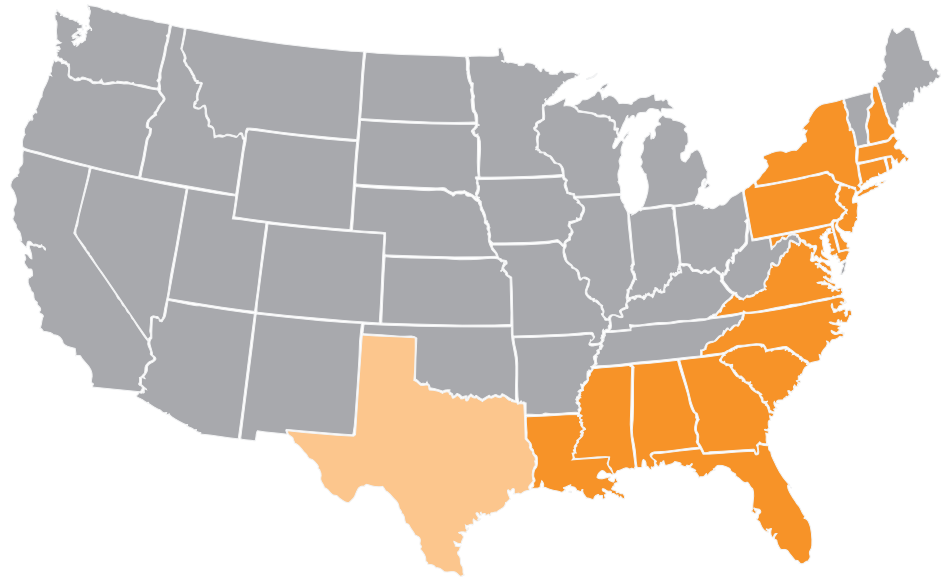
*Natasha  
Gallagher, Private Client Services*

## Service Overview

It’s hard to know how to prepare for the unexpected, especially if you have a seasonal or secondary home in an area prone to hurricanes and you’re not there to check on it. At Chubb, we understand how nerve-racking that can be. And we’re here, by your side, to lend a hand.

If your secondary or seasonal home is impacted by sustained hurricane-force winds and you or your property manager are not at home, that’s where Chubb Property Manager comes in. With this service, we’ll quickly assess the exterior condition of your home and help you begin the process of making it whole again if your property has been damaged.

Chubb Property Manager is provided at no additional cost and is available to secondary or seasonal homes with wind coverage in the following states:



- Alabama
- Connecticut
- Delaware
- Florida
- Georgia
- Louisiana
- Maryland
- Massachusetts
- Mississippi
- New Hampshire
- New Jersey
- New York
- North Carolina
- Pennsylvania
- Rhode Island
- South Carolina
- Texas (select counties) \*
- Virginia

\*Eligible Coastal Texas Counties: Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris, Jackson, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy.



Once it is safe to access the area, our response teams are deployed to assess the situation and start the process of helping our clients recover—quickly and with empathy.

### Before a Hurricane

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We know the best way to help protect a home is to provide guidance before a storm even occurs. As part of the Chubb Home Assessment reports that we craft for the homes we insure, in addition to helping establish the cost of replacing your home, we'll also make suggestions to better protect your home against the risks you may face, including hurricane damage. For example, in your customized report you may find:

- Shutter/impact glass evaluations and customized recommendations
- Emergency-planning suggestions for large fine art collections
- Referrals to qualified hurricane-related service providers for assistance with products like customized flood panels or flood vents
- Evaluation for flood potential

### During a Hurricane

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We utilize the latest technology to track and predict the storm's movement and strategize our response. Once it is safe to access the area, our response teams are deployed to assess the situation and start the process of helping our clients recover—quickly and with empathy.

### After a Hurricane

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If hurricane-force winds impact your enrolled property, Chubb Property Manager can step in to take care of time-sensitive tasks like:

- **Automatically conducting an exterior home inspection.** A Chubb representative will automatically conduct an exterior inspection of your home, which may include the use of digital photography and aerial observation via drones, as soon as it is safe access the area.
- **Providing a comprehensive property condition report.** A Chubb Risk Consultant with extensive understanding of home construction will provide you with a report that details the exterior condition of your home and property after a hurricane has passed.
- **Helping you quickly submit any claims.** If damage is discovered, the Chubb Risk Consultant can help involve your agent or broker and, with your approval, quickly file a claim on your behalf to help make the claim process as seamless and efficient as possible.
- **Expediting short-term repairs.** With your approval, Chubb can send mitigation specialists to help protect your home from further damage by boarding up the property, tarping the roof, extracting water, or taking additional steps as needed—and, of course, providing a warranty for all their work.



# Every Claim Is Our Promise to You

When you're at your worst, we're at our best, always treating you with empathy. The claims experience and our team of dedicated people – that's what sets Chubb apart.

## **Responsiveness is a top priority**

We've trained our claim adjusters to contact you within 24 hours and, if approved, to issue your payment within 48 hours. Our adjusters have the authority to pay claims, but can't deny a claim without a manager's approval.

## **You won't hear us say, "That's good enough."**

We replace all the details that turned your house into a home, from upgraded appliances to custom cabinets, flooring, or carpentry. Plus, we'll replace upgraded appliances based on the exact or most similar model available. You're always free to use your own contractor, or we're happy to provide prequalified referrals.

## **We look for ways to do more**

If you need a place to stay during repairs, for example, we'll help you find the right place based on where you'll be most comfortable, whether that's in a premium hotel or a similar type of home in your neighborhood and children's school district.



Be sure you enroll before the start of hurricane season (June 1), because, while enrollment is available year-round, it's suspended prior to a hurricane's imminent landfall.

## Many Convenient Ways to Enroll

Chubb Property Manager is offered at no additional charge to eligible clients—all you have to do is enroll using one of these convenient options. But be sure you enroll before the start of hurricane season (June 1), because, while enrollment is available year-round, it's suspended prior to a hurricane's imminent landfall. Here's how you can sign up:

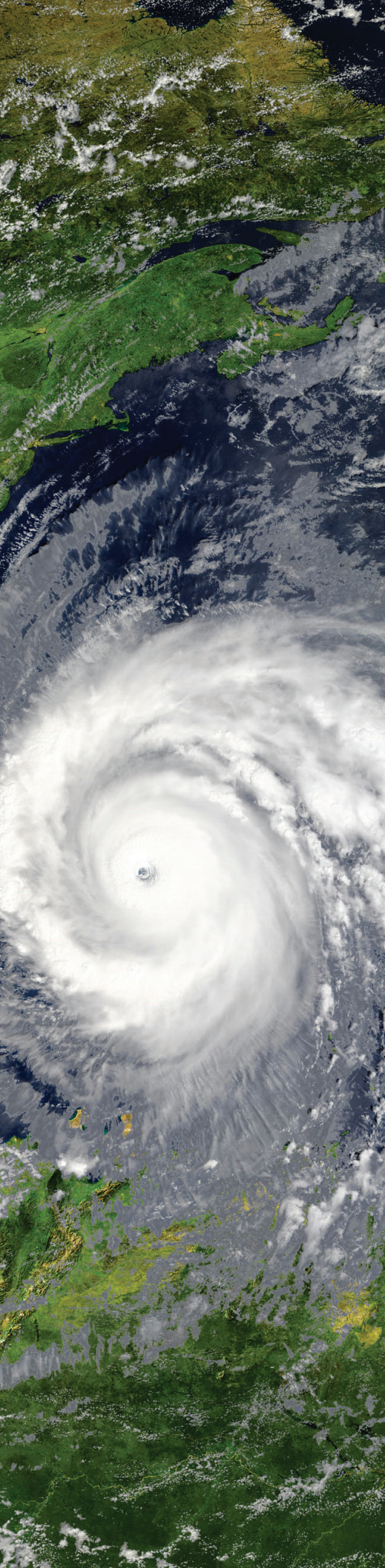
- Enroll directly from Catastrophe Services Center available on the Chubb Mobile app. Download the Chubb Mobile app from the [Apple Store](#) or [Google Play](#), then go to the Catastrophe Services Center. More on the Chubb Mobile app on page 8.
- Visit the Catastrophe Services Center on the Chubb Client Portal [www.chubb.com/welcome](http://www.chubb.com/welcome), using your unique client login.
- Visit [www.chubb.com/hurricane](http://www.chubb.com/hurricane) and complete the online [Property Manager DocuSign Authorization Form](#).
- Visit [www.chubb.com/hurricane](http://www.chubb.com/hurricane), download and print the Property Manager Authorization Form, and email it to [ChubbRiskConsulting@chubb.com](mailto:ChubbRiskConsulting@chubb.com) or mail it to the address below:

Chubb Personal Risk Services  
202 Hall's Mill Road  
Whitehouse Station, NJ 08889

Once you enroll, you automatically grant authorization to Chubb to use drone or aerial imagery to conduct an inspection of your property after a hurricane. Please be sure to provide accurate contact information so we can quickly reach you in the event of a catastrophe. Should your contact or property information change over time, please notify us.

You can reach us at **(866) 324-8222**, if you have any enrollment or program questions.





# Frequently Asked Questions

## **How close to a hurricane’s landfall can I enroll my property in the program?**

We advise our clients to enroll prior to the start of the hurricane season (June 1). We generally suspend new Property Manager enrollments several days before a hurricane is forecast to make landfall in order to allow adequate time to prepare the necessary resources to visit enrolled and impacted residences.

## **The enrollment form is asking for a property description. Why is that needed in addition to my address?**

If a major hurricane leaves your neighborhood or property unrecognizable, additional descriptive details—like proximity to other locations—are helpful to include. For example: “Our property is the white clapboard house with black shutters located two houses down from the beach access way on Bluff Avenue.”

## **Does Chubb offer a service or tool to help me track hurricanes and other major events relative to my property?**

The latest release of our Chubb Mobile app ([Apple Store](#) | [Google Play](#)) now includes our Catastrophe Tracker, allowing clients to see their Chubb-insured properties in relation to various catastrophic events, including hurricanes, wildfires, and earthquakes.

## **How can I check on the status of my Property Manager enrollment?**

You can check your enrollment status from both the Chubb Mobile app and Client Portal by visiting the Catastrophe Services Center and selecting “Property Manager.” Your eligible locations will have a link to enroll or update current enrollments. If you have any questions about your enrollment eligibility, you can always contact your agent or broker.

## **How can I update my contact information for the Property Manager program?**

Your contact information can be updated from the Chubb Mobile app and Client Portal by visiting the Catastrophe Services Center and selecting “Property Manager.” You can also call us at (866) 324-8222 (Option 2) and one of our Customer Care Team representatives will be happy to assist. Note, we may also email you periodically to help ensure we have your most current contact information.

## **If a hurricane makes landfall nearby, is my enrolled property automatically eligible for a post-storm inspection?**

Chubb or its representatives will inspect the secondary or seasonal home’s exterior if it has experienced sustained hurricane-force winds, defined as 74+ mph (as reported by NOAA).

## **Will the Chubb representative completing the Property Manager service go inside my home to check for interior damage?**

The inspection is completed only on the exterior of the home and property. This service is intended for clients who do not have a personal property manager or caretaker to check on the status of their home after a hurricane has passed.

## **When and how will I hear from the Claims department about damage to my property?**

Chubb clients will typically hear back by the end of the business day once a claim has been submitted. You can also visit [Chubb Claims](#) or call 1-800-CLAIMS-0 with questions.

## **What coverage is there on my policy for wind/hurricane?**

The best source for coverage or policy-related questions and information is your agent or broker.

### **To learn more:**

For more information about Chubb Property Manager or the Chubb Home Assessment, please contact your independent agent or broker.

# The Chubb Mobile App



As a Chubb client, you have access to the Chubb Mobile app, which includes our Catastrophe Tracker feature. From the Catastrophe Tracker, you can:

- View an interactive map of your Chubb properties and get regular updates on natural events like hurricanes, earthquakes, and wildfires.
- Check your eligibility and enrollment status for Property Manager. Your eligible locations will have a link to enroll or update current enrollments. If you have any questions about your enrollment eligibility, you can always contact your agent or broker.
- Access helpful links for natural events preparedness and checklists.

To access the Catastrophe Tracker, as well as all our other Chubb tools and services, download the Chubb Mobile app today, available from the [Apple Store](#) or [Google Play](#).



**For more information or assistance, please contact our Chubb Customer Care Team:**



**Phone: (866) 324-8222, Option 2**



**Email: [customercare@chubb.com](mailto:customercare@chubb.com)**

## Chubb. Insured.<sup>SM</sup>

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