

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.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Coverage may not be available in all jurisdictions.

Chubb Personal Flood Insurance

Helping to restore
your home when the worst
weather clears

You Want The Best? Go With Chubb.



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

Form 02-01-0395 (Rev. 2/08)



Anytime. Anywhere.

Floods are the most common and costly natural disaster in the United States, causing more than \$2 billion of property damage each year* — a hefty bill that is generally not covered by homeowners insurance.

For individuals living on the coast, near a lake or riverside, the need for flood insurance is an obvious one. However, the threat of water damage is not so readily apparent to most other homeowners. But consider what could happen if a nearby stream overflows or heavy rains accumulate in your backyard, and water pours through your basement windows. The fact is *just about every home in the United States is at some risk for a flood.** Dramatic weather patterns and land development are reducing the earth's capacity for water absorption and increasing the risk of floods — even for homes that aren't near water.

Whatever your risk, *a typical homeowners policy alone offers no coverage for flood damage.* For water *and* flood damage, you'll need an insurance solution that also includes a separate flood policy.

A Flood Damage Solution

When it comes to protecting your home against floods, you can't afford to take chances. Standard flood insurance is available through the National Flood Insurance Program. With **Chubb Personal Flood Insurance**, however, you have an alternative — featuring broader coverage options to suit your lifestyle and the higher limits you may need, coupled with Chubb's world-renowned claim service.

Many types of water damage issues are already covered by a Chubb homeowners policy. A Chubb Personal Flood Insurance policy complements Chubb homeowners insurance, together offering an industry-leading insurance solution for most water *and* flood damage losses.

The Chubb Difference

Chubb Personal Flood Insurance can provide up to **\$15 million in total property coverage** for your home and its contents. Coverage is available in most flood zones across the United States, and coverage can apply even if only your property is flooded. What's more, Chubb Personal Flood Insurance may be customized to fit your individual needs:

- **Replacement cost for damaged property and possessions.** In many cases, standard flood policies won't cover the full cost to repair or rebuild your home after a flood. Chubb will pay to replace your property and possessions (up to the limit on your policy) without deduction for depreciation, in the event of a covered loss.
- **Rebuilding your home to code.** Chubb includes coverage up to \$30,000 for costs to comply with any law or ordinance requiring that you repair, rebuild, elevate, flood-proof or demolish your home after a covered flood loss. Chubb also covers any required upgrades like replacement of outdated electrical wiring or plumbing after a covered loss. This limit can be increased to \$45,000 for an additional premium.



- **Better coverage where floods are likely to cause the most damage.** If you have a finished basement that serves as a home theater, billiard room or other purpose, Chubb offers added protection in this damage-prone area.
 - **Basement property.** Coverage up to \$30,000 is included for “real property” in your basement that is considered part of your house, like the foundation, walls, flooring and ceilings as well as the drywall, wallpaper and fixtures. Built-in features like bookcases, wet bars and cabinetry are also included. Increased coverage up to \$250,000 is available for an additional premium.
 - **Basement contents.** Possessions in your basement such as televisions, pool tables and exercise equipment are automatically covered up to \$15,000. Increased coverage up to \$50,000 is available for an additional premium.
- **More coverage for precious possessions.** Chubb offers higher-than-average limits for special possessions such as art, collectibles, jewelry and silverware, furs and even golf carts — \$5,000 for each category.
- **Coverage if you must live away from home due to flooding.** Additional living expense coverage up to \$7,500 pays for a temporary residence, meals and other expenses you may incur if your home can't be lived in during rebuilding or repairs after a covered flood loss. You can purchase up to \$100,000 of added coverage for an additional premium.
- **Loss avoidance measures.** Coverage up to \$5,000 is included for expenses to help protect your home from flood damage and to move your property out of harm's way when a flood warning is issued.
- **Related coverages.** Coverage for debris removal, condominium or homeowner association loss assessments, and business property is also included.

A Tradition of Excellence

Since 1882, innovation, quality protection and unparalleled service have been the hallmarks of Chubb. World-renowned for swift and equitable claim handling, Chubb provides hassle-free service in the event of a covered flood. In most cases, a Chubb claim adjuster will be available to handle both your flood and homeowners claim from start to finish.

Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts of the insurance industry, attesting to the solid financial strength that backs every Chubb policy.

For More Information

Contact your independent Chubb agent or broker. To find a Chubb agent near you, call **1.877.60CHUBB** or visit **www.chubb.com** and click on the “Find an Agent” link. The Federal Emergency Management Agency also provides a wealth of information about flood issues at **www.floodsmart.gov**.

* Source: www.floodsmart.gov, 2/08.