

# Masterpiece

Protecting your family and home  
from house fire

CHUBB®



Careful planning can often help you avoid loss or injury to your family and property. Here are some steps you can take to help reduce the likelihood of loss or injury in the event of a fire.

## **Precautionary Measures**

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Smoke detectors can warn you of a fire in time to escape. That is why they must be installed on each level of your home and outside every sleeping area. We recommend a professionally installed hard wired system, ideally linked to a central monitoring station which will provide 24 hour fire detection. If you have battery operated smoke alarms, be sure to check them annually.

Portable fire extinguishers can save lives and property. Multi-purpose fire extinguishers (type A-B-C) should be kept in areas accessible to the kitchen, hot water system, laundry, plant room and garage, with at least one per floor of your home. All fire extinguishers should be clearly labelled as to the type of fire they are designed to extinguish.

A fire blanket should be stored in the kitchen.

## **Family Safety**

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- Establish and practice an escape plan with your entire family.
- Every family member should know two ways out of every room.
- Everyone should be able to unlock all doors and windows for a quick escape.
- Predetermine a meeting place outside your home.

## **If You Use Your Fireplace**

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You should have your chimneys professionally inspected and cleaned at the beginning of each heating season and periodically thereafter, depending on the extent of use. This will clear out soot and creosote that cause puffbacks and chimney fires.

Always use a spark screen to control flying embers, and burn only seasoned hardwood to reduce the potential for creosote build-up.

Ashes should be placed in metal containers only and removed from the house immediately.

All open fireplaces should have a stone or tile hearth.

## About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au).

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