

Protect your home with watertight coverage

Chubb's Overland Water Coverage

CHUBB®



Dramatic weather patterns and land development are reducing the earth's capacity for water absorption and increasing the risk of floods. That's why even if you don't live near the water, protecting your home from unexpected flooding is important. A homeowner's policy alone may not be enough, which is why we provide optional overland water protection.

At Chubb, our overland water solution helps ensure that your home has protection that goes beyond the bare minimum. Our priority is doing what it takes to make you whole again because we're all about preserving what matters most.

What is Overland Water Coverage?

Chubb's Overland Water Coverage is available as an added coverage to your homeowner's policy and offers enhanced water damage coverage,* which will protect you from losses that result from these occurrences:

- Overflow of inland waters, natural or artificial;
- Unusual and rapid accumulation or runoff of surface waters;
- Mudflow; and
- Collapse of land along a shore of lake or similar body of water as a result of erosion or weakening caused by waves or currents of water exceeding anticipated cyclical levels

How will Chubb's Overland Water Coverage protect you?

Chubb's Overland Water Coverage complements existing broad water damage coverages already in your homeowner's policy like sewer backup and accidental water damage from situations like a burst water pipe or a leaking dishwasher. We cover the replacement costs for the following items, without deduction for depreciation, up to policy limits:

- Your home, including essentials such as foundation, flooring and drywall, and one detached garage
- Home contents including TVs, home theatre systems, pool tables, and exercise equipment
- Unique finishes and built-in features like bookcases, wet bars, and cabinetry

**For qualified policyholders*

Let us raise your expectations

97%

of Chubb clients who had a claim paid were highly satisfied with their claim experience.



Is it available to all clients?

Chubb customers have a high rate of eligibility to qualify for Overland Water Coverage for Deluxe House, Condo, or Co-operative policies.

How do I obtain coverage?

We've made it easy! There are no separate policies to buy or bills to pay. Contact your broker to learn more about our Overland Water Coverage and protect what you've worked hard for.

Experience the Chubb Difference

You won't have to worry

If you experience flood damage, we're committed to delivering a seamless, hassle-free experience while we work to get you back on your feet. If you can't stay in your home during rebuilding

or repairs, we make sure your living expenses, like a comfortable place to stay, or meals and other necessities, are covered while you're away from home.*

Responsiveness is our top priority

We've trained our Claims Adjusters to get in touch with you as soon as possible once the initial report is received. And our Claims Adjusters have the authority to pay claims, but can't deny a claim without a manager's approval.

You'll benefit from our focus on prevention and protection

We help you protect your home from overland water damage in the first place. That's why we'll reimburse you up to \$5,000 to safely move your valuable belongings out of a flood warning area, or to better safeguard your home from an imminent threat, like placing sandbags or barriers around the perimeter of your home.

**Subject to policy limits.*



Contact your local broker to learn more.

Imagine your neighbour is adding a pool and entertaining space in their backyard. In the middle of the project, your area is struck by a torrential rainstorm. The unfinished construction has led to a runoff situation, and water pours in through your French doors, destroying valuable family possessions and parts of your living area.

Chubb will go above and beyond to restore your home without interrupting your life. If you can't stay at home during repairs, we'll cover a place to stay and other reasonable expenses to minimize disruption to you and your family during repairs.



Chubb. Insured.SM

© 2019. This communication contains product summaries only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, 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. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.