

What Have We Paid Lately?

Chubb Canada Claims



The true measure of an insurance carrier is how it responds to and manages your claim. We understand that when you buy insurance, you're really buying peace of mind. Chubb's guiding claims principle has been to treat each customer the way we would like to be treated if we were to experience the same loss - with integrity, empathy, promptness, expertise and fairness. This is the Chubb difference that we bring to all of our lines of business across Canada, with offices in Montreal, Toronto, Calgary and Vancouver.

Here are some examples of policies that we offer and corresponding claims that we have handled and paid lately:

Type of Coverage	Amount Paid	Details of Claim
Employment Practices Liability (EPL) - Wrongful Termination	\$130,000 (defence & settlement)	Our insured was surprised when a former employee, who had resigned by yelling "I QUIT" during a difficult performance review process, rejected the insured's confirmation of resignation and sued for wrongful termination. The damages sought totaled \$500,000 and included special, bad faith and punitive damages relating to allegations of bullying and harassment. Chubb retained preferred employment counsel with whom we had pre negotiated lower rates, thus reducing amount of defences costs exposure. Chubb worked with the insured and defence counsel to assess case law surrounding rescission of resignation and resignation nullification due to emotional distress. Given the complexity of the case and the plaintiff's motion to amend to seek further damages, Chubb settled the matter on behalf of our insured for \$130,000.
Personal Insurance - Protecting your prized cottage	\$2.4M	Our insured went to town one morning to pick up a newspaper. He returned to witness their turn of the century log home fully engulfed in flames. Needless to say, the insureds were in shock and saddened by the loss of their home and prized possessions. During the early weeks following the fire, a neighbour on the lake, who had previous claims with other insurers, told our insured that it would take at least 6 to 8 months before he would see any settlement. Following our review and assessment of the loss, the insured was very happy to take his friend out to lunch, only 8 weeks after the loss, to show him his full and final settlement check covering his entire multi-million dollar loss.

Type of Coverage	Amount Paid	Details of Claim
Crime - Social Engineering	\$60,000	Our insured, a not-for-profit firm, was targeted by a social engineering fraudster impersonating the CEO. The fraudster sent an email to the CFO requesting payments to fictional vendors. Various payments were made over the course of a month. The fraud and corresponding loss was discovered by our insured when the real CEO was contacted by the insured's accounting team to verify a payment instruction. Chubb, pursuant to the Social Engineering Fraud Enhancement, provided coverage for the loss, less recovery from the bank.
Accident & Health - Accidental Death & Dismemberment (AD&D)	\$200,000	Our insured was injured during a recreational hike where he sustained injuries to the lower extremities, which resulted in a bi-lateral below the knee amputation. The insured's place of employment had an all hazards AD&D policy that was issued to cover employees for a principal sum of \$100,000. The insured qualified for coverage for the loss of both legs/feet. This resulted in two times the payment of the principal for a total benefit amount of \$200,000. The policy also provided coverage for In Hospital confinement as well as modification required on the insured's home vehicle. The insured was extremely grateful that he had coverage through Chubb - he wanted to use his story to encourage other individuals about having the right insurance carrier and coverage in place as accidents can happen.

Chubb. Insured.™

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