

Managing the Claim Damage Assessment Process During COVID-19

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During the Covid-19 outbreak, Chubb continues to manage claims with the timely response and elevated level of service that customers expect. To help minimize disruption, Chubb has expanded its property and auto damage assessment capabilities for managing claims in ways intended to address the safety of our customers and claims professionals and in compliance with all state mandated orders. Please find below answers to frequently asked questions on how we are approaching the claim evaluation process during these challenging times.

Frequently Asked Questions:

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Note: We will continue to make updates to this document as new information is available to share, so please check back often.

What happens after a homeowner's claim is reported?

Soon after a claim is reported, a Chubb claim professional will contact the customer for more information and help them understand the [claim process](#). Typically, we would have an adjuster inspect the property to assess the damages. However, for the safety of our customers and adjusters, we now conduct most of our initial assessments remotely, using readily available technologies. In instances where there is a need to further assess the damages, the claim professional will arrange to visit the home or property as soon as possible; taking appropriate cautionary measures in the COVID-19 environment.

Will Chubb conduct home claim damage assessments during this time?

Chubb will continue to conduct claim damage assessments. However, our top priority is the safety of our clients and claims professionals, while still resolving the claim as quickly as possible. As such, Chubb is offering alternative damage assessments for all customers in North America, using readily available technologies proven to be effective and efficient. We have successfully **conducted several hundred of these “stay-at-home” practices since they have been put into effect.**

How does an alternative damage assessment work?

We are working with clients and their agents/brokers in whatever way they feel most comfortable, such as:

- Using mobile phone communications, clients can share and exchange information with our claim professionals including photographs via text messaging and/or electronic email;
- Our claims professionals conduct virtual walkthroughs using mobile phone communications and applications such as FaceTime;
- For claims requiring immediate professional mitigation, we are leveraging our Chubb Trusted Service Network to relay loss information and provide photos and estimates, when possible, so that no additional person, other than our claim professional as may be necessary, need to come into the home.
- For large, complex losses, we work with our customers to employ appropriate virtual and on-site inspection methods that balance the necessity for a more detailed assessment with health and safety.

How might a virtual assessment enhance the claim experience?

By conducting virtual assessments, our claim professionals are usually able to obtain enough information about the nature and scope of the damages to arrange for immediate and accurate resolution and payment, if appropriate. Our claim professionals will get started immediately by contacting service providers to protect and secure the property, get a repair estimate, or make alternate living arrangements as appropriate and necessary. This helps keep the claim process moving and ensures that our customers get the best possible service.

If a client has an initial virtual assessment, will there ever be a need for on-site inspection?

Whether an on-site inspection is eventually needed to understand the damages depends on the nature and extent of the claim. If the damages are clear and obvious and our customer is satisfied with the progress and assessment of the claim, there may not be a need for an on-site inspection. However, on more extensive and complex losses, one or more on-site inspections may be necessary to better understand the claim. In those circumstances, we will discuss and

work with our customers and their agents/brokers to determine appropriate timing and safe methods of on-site inspection.

Automobile

Does Chubb have a way to expedite auto claims through digital tools?

Yes, our auto customers have access to our Chubb Mobile Estimate feature, available through the Chubb Mobile Application. Through our Application, repair estimates can generally be completed within a few hours and settlement can be finalized in a day. Through the claim mobile estimate feature, customers can upload photographs of the damages; receive an estimate within hours of the damages; and more.

How does the Chubb Mobile Estimate Feature Work?

Customers will receive an email or a text when they are eligible to use the Claim Mobile Estimate feature after reporting their claims. If they are eligible, they will be able to select **“Claim Mobile Estimate” right from the Chubb Mobile Application, available for download on [Google Play](#) and the [Apple Store](#).**

How can auto customers receive claim payments?

For our individual policyholders, we offer several electronic payment options such as Direct Deposit, Direct to Debit Card and PayPal. If a client prefers to receive their payment via regular mail, we can also mail checks as requested. Customers can choose from the options available and what makes the most sense for them. Restrictions may apply.

What happens if a customer needs an extended rental vehicle option?

For those instances where our customer needs a rental, Chubb has coordinated discounted long-term rates through our Chubb Trusted Rental Service Provider, Enterprise Rent-A-Car. **Chubb has also made arrangements with Enterprise to extend their “friends and family” discount for the retail sales division so our customers have the option of easily locating a total loss replacement vehicle on-line from Enterprise’s large selection of inventory at www.enterprisecarsales.com.**