
You know the threat of wildfire is real. But you can take steps to prepare for the risk.

Chubb can help protect your family, home and property with proven wildfire management services that have saved our policyholders millions of dollars in property – and can help you minimize loss in the event of a wildfire.

Our complimentary Wildfire Defense Services help you protect your home before, during and after a wildfire. Enrollment is quick and easy and provided at no extra charge to you.

Enroll at www.chubbwildfiredefense.com

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. Actual coverage is subject to the language of the policies as issued.

The coverages and services described in the literature are not available in all jurisdictions and are not available to condominium, cooperative or renter policyholders but are available to houses under construction and houses that are rented to others.

Wildfire Defense Services are triggered only when a wildfire is within three miles of a residence, when a civil authority initiates an evacuation order as a result of an approaching wildfire, or when Chubb deems it appropriate to deploy the service because of an encroaching wildfire.

Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage.

To enroll in Chubb Wildfire Defense Services, visit www.chubbwildfiredefense.com. Learn more about the program by calling 1.877.60CHUBB.



P.O. Box 1600, Whitehouse Station, NJ 08889-1600
www.chubb.com/personal

Form 02-01-0459 (Rev. 9/12)

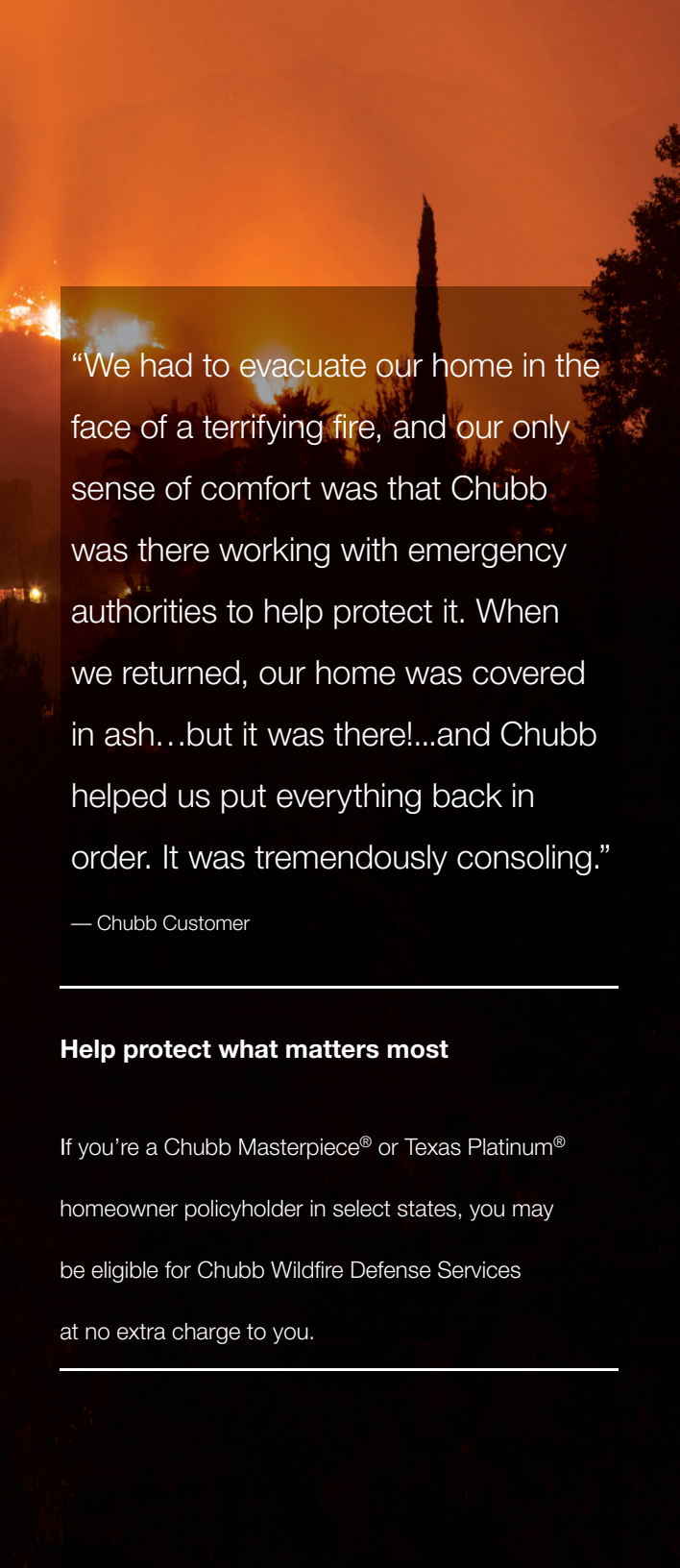


Chubb Wildfire Defense Services



**Stay a step ahead of danger.
Help protect your home from wildfire.**





“We had to evacuate our home in the face of a terrifying fire, and our only sense of comfort was that Chubb was there working with emergency authorities to help protect it. When we returned, our home was covered in ash...but it was there!...and Chubb helped us put everything back in order. It was tremendously consoling.”

— Chubb Customer

Help protect what matters most

If you're a Chubb Masterpiece® or Texas Platinum® homeowner policyholder in select states, you may be eligible for Chubb Wildfire Defense Services at no extra charge to you.

Monitor. Alert. Protect.

Chubb has partnered with Wildfire Defense Systems, Inc. (WDS), a leading wildfire management organization, to bring you valuable protection before, during and after a wildfire. WDS is supervised by staff officers with up to 35 years of wildfire experience, including fire management experience with federal and state agencies.

Before a wildfire occurs

Upon your request, Chubb Wildfire Defense Services will conduct a complimentary, onsite wildfire hazard assessment to recommend ways to improve the chances of your home surviving a wildfire by:

- Reducing the fuel around your home that may feed a wildfire (i.e., combustible materials like woodpiles or grass welcome mats)
- Identifying other defensive measures you can take, such as installing water tanks, pumps or sprinkler systems for use in the event of a wildfire

As a wildfire approaches

Chubb may take one or more of the following steps to help you prepare for a potential wildfire, including:

- Deploying certified professional firefighters to your home
- Helping you prepare for evacuation
- Arranging for temporary living accommodations for you and your family, as well as pet boarding, if evacuated

During a wildfire event

Chubb Wildfire Defense Services takes preventative action to defend your home from wildfire, which may include one or more of the following:

- Removing combustible materials from around your home
- Setting up a perimeter sprinkler system

- Spraying your home or surrounding property with a fire-preventing, heat-absorbing Class A fire-blocking gel (an ecologically safe, 98% water solution)
- Updating you about the status of your property and any actions taken to protect it

After the threat has passed

Chubb may continue to help by:

- Escorting you back to your home
- Cleaning up any equipment left on your property and removing fire-blocking gel from your home with a light washing
- Reimbursing you for eligible out-of-pocket expenses you incurred while away
- Helping you process a claim if your home sustained damage

While Chubb Wildfire Defense Services does not replace the role of local emergency responders, the program provides an additional layer of protection against wildfire damage to your property.

It's simple – activate your complimentary enrollment today!

(please have your policy number and effective date handy)

Chubb Wildfire Defense Services is offered at no additional charge to eligible Chubb Personal Insurance homeowner policyholders – but you must enroll to take advantage of this important service.

Go to www.chubbwildfiredefense.com