Two New Service Offerings from Chubb

Three recurring fears for a homeowner, especially while away from home, are fire, burglary and a sudden water leak. Early detection can limit how far a fire spreads and burglars don't like to break into homes with complex alarm systems. For a sudden leak, even just a few hours away from home can make a huge difference in the cost of recovery.

When I had a home-monitoring system put into our house, the installer saw our 105-pound chocolate Lab and 15-pound Lhasa apso and jokingly told us we didn't need a burglar alarm. The little dog would bark rapidly and wake everyone up and the big dog's deeper bark would alert any burglars that big teeth were awaiting them inside. We informed the alarm installer that we were really getting the system for early fire detection and to protect the dogs when we weren't home.

We also pursued the installation of a water leak detection system as a cracked hose on a washing machine, a leaking water heater, or a frozen pipe that bursts can cause tens of thousands of dollars in damage, especially if you happen to be asleep or away at your secondary residence. My mother always said, "it's better to be safe, than sorry!"

To combat some of these fears, Chubb Personal Risk Services has teamed up with two companies to provide two additional service offerings to all Chubb, Legacy ACE, and Fireman's Fund clients in the United States. By partnering with ADT Security Services and Sentinel Hydrosolutions, Chubb is now able to offer their policyholders installation and retail discounts on new alarm and water leak detection systems. Installation of these systems may in turn qualify clients for additional savings on their Chubb homeowner's insurance premium.

ADT Security Services is a frequently-utilized alarm provider within Chubb's book of business and their brand is recognizable, but it's worth noting that Chubb's partnership with ADT is with a separate division known as the Custom Home Services division. Providing a different strategic focus than local ADT franchises, this new division provides concierge services that are tailored to the high net worth customer. By providing a Chubb dedicated toll-free number for direct live access to an ADT agent, Chubb customers can continue to expect high service standards with this 24/7 service. For more information on this exciting new opportunity, please refer to Chubb's 24/7 marketing brochure.

With regards to Chubb's relationship with Sentinel Hydrosolutions, this service has officially been named the "H2O Damage Defense" service. In this service offering, which also includes its own Chubb dedicated toll-free number for direct live access to a Sentinel agent, Personal Risk customers will get an exclusive discount on the retail cost of Sentinel's state-of-the-art Leak Defense System that is designed to detect leaks and shut off the water supply to the home. Please refer to the leak marketing brochure for additional information.

Both service offerings were developed as value-ads to improve the lifestyles and ease of doing business for Chubb clients. Members of the Big I in all states and D.C. can access the Chubb Personal Risk Services product by logging in to www.bigmarkets.com and selecting Affluent Program – New Business. For more information on Chubb Personal Risk Services, please contact the Big "I" Markets supervisor and senior underwriter, Nancy Doherty.