

Family Protection: Coverage for the People Most Precious to You

By Meghan Jackson, Business Development Manager, Chubb



Unthinkable crimes like home invasions, child abductions, and carjackings appear in the pages of newspapers, magazines and web sites every day. It's an unfortunate reality that we live in a world where these crimes, along with stalking threats, road rage, air rage and even hijackings occur on a regular basis. What if one of these nightmare situations were to happen to one of your client's family members? How would they recover?

Chubb's Masterpiece Family Protection policy helps cover an insured's expenses if they become a victim of these crimes almost anywhere in the world. By providing expenses related to medical or rehabilitation needs, additional security services, psychiatric care or counseling required after the horrific event, Chubb not only protects the things your clients treasure most; they also cover the people who are most precious to your clients.

Currently available in all states except Arkansas, Hawaii, Iowa, North Dakota, South Dakota, Virginia and Wyoming, **Family Protection** can be added as an enhancement to any Chubb homeowner policy for a cost of \$80-\$110. Should a client reside in a state in which the product is unavailable, Chubb can look to attach it to a client's secondary homeowners policy instead.

By the end of 2016, 18 states^[1] will have updated **Family Protection** products that include a new cyberbullying coverage. This coverage provides for up to \$60,000 of expenses arising from multiple acts of harassment or intimidation committed against the insured or family members by others through the use of a personal computer, telephone, or a portable device such as a smartphone, electronic tablet or handheld computer. The acts must result in one of the following to the insured or a family member: wrongful termination, false arrest, wrongful discipline in an educational institution, or diagnosed debilitating shock, mental anguish or mental injury leading to the inability of the insured or a family member to attend school or work for more than a week. Covered expenses include:

- Up to \$25,000 for psychiatric services
- Up to \$25,000 for rest and recuperation expenses
- Up to \$30,000 for lost salary (\$15,000 per person)
- Up to \$15,000 for temporary relocation expenses
- Up to \$15,000 for educational expenses
- Up to \$30,000 for professional public relations and cyber security consultants (\$15,000 per person)

Temporary relocation and security expenses for carjacking and child abduction are also part of the coverage enhancements in these 18 states.

These are the situations that no one wants to think about, but if the unthinkable happens, Chubb will be there.

Chubb has created a few selling aids to help pitch the coverage to your clients:

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- [Chubb Advantage: The Value of Family Protection - Video](#) (2:09)
- [Family Protection - Brochure](#)
- [Family Protection - Frequently Asked Questions Sheet](#)

The **Chubb Masterpiece Program** is available to registered members in all states except auto in HI, KY, MA, NC, SC and VA as those are being placed in the legacy-ACE system. Additionally, NJ auto and NC home business are being written in the Chubb Non-Masterpiece environment. Learn more by logging into www.bigmarkets.com and clicking on **Affluent Program - New Business**.

^[1] Alabama, Arizona, Colorado, Connecticut, Delaware, Georgia, Idaho, Illinois, Indiana, Massachusetts although cyberbullying coverage not included here, Missouri, New Jersey, New York, Ohio, Pennsylvania, Utah, Washington & Wisconsin.