



Chubb Masterpiece Offers Tips for Hurricane Prep and Coverage



Hurricane season doesn't begin until June 1st but we've already had a named storm, Arlene, only the second tropical storm ever to take place in April. Also in April, subtropical storm Ana led off a very active 2003 season which included [Cat 5 Hurricane Isabel](#) as well as two post-season named storms in December. Isabel packed a wallop and penetrated as far inland as western Michigan before heading into Canada. Virginia sustained the [worst of it](#) with nearly \$2 billion in damage and ten fatalities. It flooded just down the hill from our offices in Alexandria and into Washington D.C. as a nearly 10 foot storm surge pushed up the Potomac.

How often do hurricanes hit certain areas? The answer might surprise you. Isabel's North Carolina landfall area ranges from 16 to 25 years [between major hurricanes](#) (Cat 3 or better). By contrast Florida's southern tip ranges from 14-19 years between major storms. But those are major storms. North Carolina's coast is actually more likely to see [any hurricane](#) (5-7 years), than Florida's southern tip (6-8).

Did you miss [Hurricane Preparedness Week](#)? Being prepared can help and Chubb has a [Hurricane and Windstorm Planning](#) paper for your clients. Below is a summary of pre-storm prep but it also covers what to do during and after a storm.

- Prepare an "Action Plan" in the event of an evacuation
- Protect personal belongings and important documents
- Prepare an emergency supply kit
- Address landscaping concerns in advance of storm season
- Clear loose objects
- Reinforce windows and doors
- Reinforce your garage door
- Test and refuel your backup generator

Following a Hurricane or Windstorm Event

Because most of Chubb's homeowner policies provide "all risk" coverage, physical damage to your client's home or other structures at the insured location caused by hurricane or windstorm may be a covered loss. However, a special deductible may apply in lieu of the standard deductible. Chubb only covers damage caused by flood, surface water or ground water if your clients have purchased a Chubb Personal or Excess Flood Insurance policy. Chubb may, however, pay the following extra coverages (the base deductible or a special deductible may apply) depending upon the policy under which you are insured:

Additional Living Expenses: If a covered loss to the house, other permanent structure or contents makes the dwelling(s) uninhabitable, Chubb may provide coverage for any reasonable increase in your normal living expenses, which could include:

- Temporary residence
- Hotels, meals, transportation, etc.
- Pet kenneling
- Replacing lost fair rental value
- Other increases to normal living expenses, as described in the policy



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However, power outages that do not result from a covered loss to the property will not trigger additional living expenses.

Temporary Precautionary Repairs: After a covered loss, Chubb may provide coverage for temporary precautionary repairs to protect the home, contents, or other structures from further damage.

Debris Removal: Chubb may pay for the cost to demolish damaged property and remove debris.

Forced Evacuation: If your client is forced to evacuate the home or other permanent structure as a direct result of a covered loss or a reasonable threat of a loss covered under the policy, Chubb may cover the reasonable increase in normal living expenses for up to 30 days. This might include hotel and meal expenses or kenneling for pets. Under some policies, this coverage only applies if a civil authority has forced the insured to evacuate the home.

Tree Removal: Unless covered elsewhere under the policy, Chubb may pay the reasonable expenses incurred to remove trees fallen due to wind. Special coverage limits will apply.

Food Spoilage: If the insured has coverage for contents, Chubb may cover the cost of spoiled food and wine caused by power interruption. Special coverage limits and deductibles apply in most states.

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.bigimarkets.com and clicking on "**Affluent Program-New Business.**"