



## Chubb: Beyond Just Affluent Homeowners

*Affluentmagazine.com* is a web site devoted to "living the good life better than ever." Just a moment spent paging through its articles on spas, luxury hotels, and exclusive golf courses is enough to remind the reader that the very affluent live a very different life than most.

High-net worth clients may also have very different insurance needs. Chubb Masterpiece recognizes this and has a collection of coverages to cover these exposures. Chubb offers:



- **VARIOUS DISCOUNTS:** discounts are available on [ADT](#) for home security and [H2O Damage Defense](#).
- **DIRECTORS & OFFICERS COVERAGE** - an optional endorsement available for those insureds desiring greater coverage for their involvement in not-for-profit organizations
- [EMPLOYMENT PRACTICES LIABILITY COVERAGE](#)
- [EQUIPMENT BREAKDOWN](#)
- [IDENTITY MANAGEMENT](#)
- **HOMESCAN** - infrared camera technology to see behind the walls & ceilings of your client's home to uncover minor problems before they become major ones
- **FAMILY PROTECTION** - coverage for expenses related to stalking, abduction, car-jacking, air rage/road rage, home invasion
  - **NOT available** in Alaska, Hawaii, Kentucky, Montana, Nebraska, New Hampshire, North Dakota, South Dakota, Virginia, West Virginia, Wyoming
- **FLOOD** - primary & excess through WNC First:
  - Primary flood **NOT available** in Delaware, Maine, North Carolina, Rhode Island; preferred primary rates **NOT available** in Florida
  - Excess flood available in 37 states, including those for which we don't offer primary flood
- **PROPERTY MANAGER** - a FREE service that provides for the automatic deployment of a Chubb representative to your client's home (\*\*must be a secondary home with wind coverage\*\*) after a hurricane to assess damages. Available in Alabama, Connecticut, Delaware, District of Columbia, Florida, Georgia, Louisiana, Massachusetts, Maryland, Mississippi, North Carolina, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, South Carolina, Virginia & various coastal TX counties.
- **PREFERRED SERVICE PROVIDERS** - complimentary referrals to pre-qualified professionals in maintenance, loss mitigation and restoration for your client's homes and valuables
- **WILDFIRE DEFENSE** - a FREE service that can be helpful before, during & after a wildfire ([Areas of Availability](#))
- **SIGNATURE SUITE** - an offering of services exclusively for those clients paying \$15,000+ in premium

*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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- [GROUP EXCESS COVERAGE](#) - part of a benefits package, companies can offer their employees the advantage of a broad personal excess liability policy, with high limits, at preferred group rates

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](http://www.bigimarkets.com) and clicking on "**Affluent Program - New Business.**"