



Home Accessibility with Age or Disability

By Michael Welch, Marketing Assistant - Big I Advantage



My grandmother lived to be 103 and until just shy of her 100th birthday she lived in a regular apartment. Most don't maintain that level of independence at that age. In fact, the need for easier to use devices, specialized equipment and changes to the home is more prevalent than people may realize.

Many successful families are planning to age in place but are not anticipating the need for accessibility modifications to their homes. A new complimentary **Accessibility Consultation** service from Chubb includes advice from a team of experts in the U.S. and Canada trained in universal design. This team can advise you and your clients on how to update the home while maintaining value and beauty.

Here are a few tips to consider when it comes to universal design and accessibility:

Circulation path

Install hard-surface flooring. Avoid throw rugs in the circulation path or tack them down to make them secure. Arrange furniture to allow for turning space and circulation.

Provide support

Install grab bars around toilet and shower. Provide a shower bench (portable or built-in models are available). Install a toilet riser or raised-height toilet.

Entry

Avoid or eliminate stairs, and install ramps or lifts if necessary. Consider the slope/grade from the parking area to the entry. Provide a level threshold or one that does not stand up more than .5 inches from the floor.

Operational controls

Choose door hardware, faucets, and appliances that can be easily operated with one hand and limited hand function. Avoid any that require pinching or turning.

Doors

Widen doorways to at least 32 inches clear. Consider sliding or pocket doors where applicable. Consider removing closet doors for ease of access.

Ease of access

Make things easily reachable by installing pullout shelves in cabinets, installing a hand-held shower, providing electrical outlets within reach, and placing commonly used items in easy-to-reach places. Provide a lower counter for seated users. Install appliances with front or side controls. Replace bathtubs with low-threshold showers.

Why Chubb Private Risk Services?

Expertise:

PRS has knowledge and expertise to properly service successful individuals and families and they were the first company to specialize in this area more than 30 years ago.

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.



www.bigimarkets.com

[Forget Password?](#)

[BIM Help Desk](#)

[TFT Archives](#)

Client Service:

Chubb PRS is always looking for ways to do more and say yes. Client Services, Billing Services and Chubb's Customer Center all scored above 4.8 out of 5 in a 2017 Chubb satisfaction survey.

Claims:

Industry-leading claims payment reputation, long-standing culture handling claims with empathy, fairness and speed.

- 96.5% "High Satisfaction" handling rate for several years running.
- 2400 in-house claims professionals across three service centers in North America.
- During the 2017 CAT period, the Chubb Claims call centers maintained average 3 second answer speed on approx. 62,000 calls.

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.**"

[AARP](#) has also created a free [HomeFit Guide](#) which goes from room-to-room.