

CHUBB DISASTER PLANS

IT'S NOT IF... IT'S WHEN.

Prevent Financial Disaster

Financial disaster frequently comes in the wake of a homeowner's disaster. Every year, thousands of families experience the catastrophe of having their home damaged or destroyed by a disaster... then, they experience the additional unexpected stress of mounting bills and expenses that aren't covered by their homeowners insurance.

The Chubb Disaster Recovery PlanSM (DRP), underwritten by ACE American Insurance Company, are designed to prevent that subsequent financial disaster by providing peace of mind and added financial security. Regardless of whether the disaster is natural, as in the event of a hurricane or tornado, or manmade, as in the case of a fire or a broken water pipe, the Disaster Plans can help provide peace of mind and added financial security.

<p>Product Highlights</p>	<p>The Disaster Plans have four primary components, designed to offer the customers added financial protection in the event of a disaster which damages or destroys their home. These components are:</p> <ul style="list-style-type: none"> • Pays the monthly mortgage payment for up to two years if the home is uninhabitable for at least 48 hours due to the structure of the home being damaged or destroyed by a covered disaster. • Pays off the outstanding mortgage balance up to a maximum of \$250,000 if the home is deemed permanently uninhabitable due to a covered disaster. • Pays the homeowners deductible up to twice a year for a maximum of \$1,000. • Pays a monthly payment of emergency cash directly to the insured each month they are temporarily displaced from the home while Chubb is making the monthly mortgage payment. <p>We can tailor a plan for your customers that offers all the benefits described here or what ever you may feel the right combination of benefits for your customers to be. Direct Markets has years of analytics research to help you find the right solution.</p>
<p>Advantages of Working with Westchester</p>	<p>Stability and Reputation</p> <p>We are a direct marketing specialty insurance division of Westchester, a Chubb company. Consistently receiving A ratings for financial security and positive reviews for customer service and claims, We will be there to provide you and your customers with the highest level of services through the life of the policy and most importantly at the time of a claim.</p> <p>Ease of Doing Business</p> <p>Flexible options and alternative distribution solutions tailored to best meet the needs of each client:</p> <ul style="list-style-type: none"> • Direct Mail • Email • Inbound Call Center • Outbound Telemarketing • Website disasterinsured.com <p>Market Experience</p> <p>We have been insuring the financial security of U.S. homeowners for more than 20 years and has demonstrated superior customer service during some of the most severe natural disasters of our time with a claims satisfaction score consistently in the high 90s.</p>
<p>Dedicated Service</p>	<p>We are committed to providing the highest level of service conceivable. Via a toll-free hotline number, our customer service and claims representatives will be standing by, ready to serve.</p>

CONTACT US

ACE American Insurance Company, a Chubb company

Call us toll free at 1.800-234.7354 for any claims or customer service regarding the Disaster Plans

With plans starting as low as \$6.05 a month, reaching out to Chubb today will give your customers the piece of mind they didn't realize they were missing.

Additional disaster plan coverages are also available, inquire today!

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

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