



Quick Reference Sheet for Chubb Access Agents

California PRS Target Market Appetite

- Packaged accounts with a Primary home Replacement cost of \$2,000,000* and greater
 - Condos and Renters with \$250,000* in contents and/or A&A and greater
 - Secondary homes only acceptable with Primary and with a replacement cost of \$750,000* and greater.
 - No losses
 - \$5,000 minimum deductible
 - Central Fire and Burglar Alarms Required: \$2 million RC for Primary, \$1.5 RC million for Secondary
 - Fully Protected: Within 5 miles to Fire Station and within 1000 feet to a Hydrant
 - At least 100 feet to Unmanaged Vegetation
 - Homes Built Pre-1945 subject to Retrofit Documentation
- * Packaged accounts mean a Primary home and at least two of the following three coverages with Chubb: \$50,000 in Jewelry, Primary Auto, and/ or \$5 million of Excess coverage. May vary by county.

Homeowners Highlights

- Chubb Settlement vs. Competition: Replication vs. Like Kind and Quality
- Guaranteed Replacement Cost provided in CA
- Cash Settlement Option
- Deductible Waived for Losses Greater than \$50,000 (except if a special deductible applies)
- Complimentary Wildfire Defense Coverage; Complimentary identity theft 911
- CA Package Credits: Home/Valuable Articles up to 7.5% (at least \$25k itemized Valuable Articles); Home/Auto: 12.5%
- Valuable Articles Appraisals: Jewelry item \$100,000 or greater, Fine Art item \$250,000 or greater, other Lines \$50,000 or greater.

Automobile Highlights

- Agreed Value: Eliminates Depreciation (totaled or stolen)
- Deductible Waived for Total Loss
- OEM Parts included
- \$15,000 for Rental car reimbursement
- Classic Car Coverage: No Usage or Mileage Limitation. **(mono-line)**

Miscellaneous

- Excess Coverage up to \$50 million
- Recreational Marine Coverage **(mono-line)**
- Earthquake, flood and much more

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 new.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. Coverage is subject to the language of the policies as issued. Surplus lines insurance sold only through licensed surplus lines producers. P.O. Box 1600, Whitehouse Station, NJ 0889-1600.

Chubb Access appointments are administered by Chubb Insurance Solutions Agency, Inc. ("CISA"), a licensed agency and wholly owned subsidiary of Chubb Limited.