

# Monitor. Alert. Protect.



## Chubb Wildfire Defense Services

Helping protect families, homes and properties from the risk of wildfire

## Frequently Asked Questions

**Chubb's goal is to help protect policyholders and their homes in the event of a wildfire.**

**We offer complimentary Wildfire Defense Services for eligible properties in many fire-prone areas, providing wildfire management services that have saved our policyholders millions of dollars in property damage and helping minimize the potential for loss in the event of a wildfire.**

**These Frequently Asked Questions provide details to help you better understand this service. Of course, feel free to contact your Chubb representative with questions, or visit us at [www.chubbwildfiredefense.com](http://www.chubbwildfiredefense.com).**

## Activating Enrollment

### What is Chubb Wildfire Defense Services?

Eligible homeowner policyholders have the option to enroll in **Chubb Wildfire Defense Services**, which can automatically deploy fire management experts to help protect your home and avoid out-of-pocket expenses in the event of a wildfire. This complimentary service offers a full range of benefits to help **monitor, alert, and protect** homes before, during and after a wildfire.

### How do I know if I'm eligible to enroll in Wildfire Defense Services?

Enrollment in Chubb Wildfire Defense Services is available to homeowner policyholders in many U.S. fire prone states. Please visit [www.chubbwildfiredefense.com](http://www.chubbwildfiredefense.com) for a full list of eligible locations. Condominium, cooperative and renter policyholders are not eligible in any state, and Fair Plan Extension homeowner policyholders in the state of CA are not eligible.

### How do I activate my enrollment?

Visit [www.chubbwildfiredefense.com](http://www.chubbwildfiredefense.com) to complete your enrollment online or print a copy of the Enrollment Authorization Form. Follow the instructions printed on the form to mail it directly back to Chubb. Whether you activate online or by mail, you will need your Chubb homeowner policy number and effective date, which can be found in the top right corner of your policy paper or renewal notice.

### What is the cost to enroll in Chubb Wildfire Defense Services?

Chubb Wildfire Defense Services is complimentary for eligible policyholders – there is no cost to enroll.

### Why activate my enrollment?

While this is a complimentary service, Chubb policyholders must first activate their enrollment to receive the services. Activation of enrollment authorizes Chubb's service provider to respond to the property. It grants Chubb permission to dispatch its representatives to take preventative action on your home and keep you informed of such actions. This authorization allows access to the property **only** in the event of a wildfire. It does not permit entry to the property at any other time.

## If Wildfire Occurs

### Who does Chubb use as its fire management service provider?

We offer the advantage of partnering with Wildfire Defense Systems, Inc. (WDS), one of the most experienced companies in the wildfire-fighting industry, to automatically provide assistance in the event of a wildfire. WDS employees are certified firefighters with years of experience working with local municipalities and state and federal agencies. WDS is pre-qualified by Chubb, which ensures that a quality service provider is ready to respond.

### How does Chubb Wildfire Defense Services coordinate with other emergency response services in my area?

Chubb Wildfire Defense Services is an additional layer of protection for your home, but it does not replace the emergency services provided by your local municipality, state or federal responders. Chubb representatives work in conjunction with local fire response teams to maximize effectiveness, following the Incident Command that has been established to coordinate efforts in relation to a specific wildfire incident.

### **Will Chubb contact me during a wildfire event?**

Once enrolled, you may receive a recorded message alerting you that our service provider is monitoring a specific threat in your area or responding to risk locations in close proximity to your property. If your property is in imminent danger, our service provider may attempt to contact you to provide timely updates. If we are unable to reach you, we will attempt to contact your designated representatives. This is why it is important to provide detailed contact information when you enroll and to periodically update your contact information on [www.chubbwildfiredefense.com](http://www.chubbwildfiredefense.com).

### **What preventative actions might be taken at my property in the event of a wildfire?**

Our service provider may take a number of precautionary measures to help protect your home and property when you are enrolled in Chubb Wildfire Defense Services. Temporary water lines with sprinklers may be laid around the perimeter of your home. We also may need to move any combustible articles, such as grass welcome mats and patio furniture, to reduce the potential for fires started by airborne embers. If there are dead or dying tree limbs on the property, these may be collected. Also, if the threat of wildfire becomes imminent, a thin protective gel barrier may be applied to your home and landscaping.

### **What is a protective gel barrier and how is it used?**

Protective gel is an industry-leading, fire-preventing and heat-absorbing Class A fire-retardant gel that WDS may use to help protect your home and property. The gel particles adhere directly to a house or structure and quickly extinguish any flames or burning materials that come into contact with the gel. It creates a gelled water barrier that effectively helps protect a home or structure for several hours, and may prevent internal combustion. It can be rehydrated to extend effectiveness, as needed. The gel is used as a last resort when fighting a fire. It is proven to be effective as it adheres to smooth surfaces such as glass.

### **How is the protective gel removed?**

Once the wildfire threat has passed, the gel is safely removed, typically using a light washing process with water. The gel is safe for homes and the environment: it is usually about 98% water and can be used on all types of trees and vegetation.

### **How may my landscape be affected?**

When a wildfire threatens a property, Chubb Wildfire Defense Services or its representatives may occasionally need to remove highly flammable materials from around the house to help improve the survivability of the home. This may include removing dead or dying trees/limbs, or particularly fire-prone plants. While we will make every effort to protect landscaping, we place a priority on protecting our policyholders' structures and personal possessions. If protective gel is applied to the house, it also may be applied to landscaping immediately around your home.

### **What if I have a locked gate around my property or live in a gated community?**

In the event of a wildfire that threatens your property, our service provider will attempt to contact you to obtain the necessary security codes or information to access the property (if you already are enrolled in Chubb Wildfire Defense Services). For this reason, we encourage you to provide several points of contact when you process your enrollment application. You can update your contact information any time at [www.chubbwildfiredefense.com](http://www.chubbwildfiredefense.com).

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**Activate enrollment. Update contact information. Get more details.**

[www.chubbwildfiredefense.com](http://www.chubbwildfiredefense.com)

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### **Is this service guaranteed to save my home?**

Chubb and its representatives will make every effort to help protect enrolled homes from threatening wildfires. Our past efforts have been extremely successful, with millions of dollars worth of property saved from wildfire damage. However, there is no guarantee that our actions can prevent damage to your home. There may be instances when Chubb will not be able to provide defense services, such as when conditions become too perilous for wildfire fighters to enter the area. Your Chubb homeowners policy would respond to any covered loss in this situation.

### **Who do I contact for more information during a wildfire event?**

Policyholders may contact Chubb at 1.877.60CHUBB (1.877.602.4822) and choose the “Wildfire Services” option for details on wildfire conditions in your area or speak to a Chubb Customer Care Team member. If you would like to report an emerging wildfire threat near your home, please email [ops@wildfire-defense.com](mailto:ops@wildfire-defense.com) or call 1.877.323.4730.

## Related Coverage Options

### **Does my homeowners insurance policy include coverage for wildfire defense?**

Chubb *Masterpiece* homeowner policyholders in most western U.S. states automatically have Wildfire Defense Coverage that provides reimbursement up to \$5,000, with no deductible, for reasonable expenses incurred while defending the insured home and property from wildfire. Please see your policy for specific coverage details. The coverage is triggered when a wildfire is within three miles of your covered property or a civil authority initiates an evacuation order affecting the covered property as a result of an approaching wildfire.

### **What are the advantages of Wildfire Defense Services compared to Wildfire Defense Coverage?**

If you are a *Masterpiece* homeowner policyholder and you also enroll in Chubb Wildfire Defense Services, you avoid paying out-of-pocket expenses to hire a service provider, and the service provider can be automatically deployed to the covered property when a wildfire threatens. This potentially saves our policyholders money and critical time in the event of an emergency. When you are enrolled in Chubb Wildfire Defense Services and a Chubb service provider is automatically deployed to your home during a wildfire event, Chubb is billed directly for the service.

With Wildfire Defense Coverage, Chubb policyholders can choose their own wildfire defense service provider if a wildfire threatens their property and must then submit a claim to be reimbursed for out-of-pocket expenses (up to \$5,000) in accordance with the terms of their homeowner policy. A wildfire claim made under this coverage, does not impact your insurance premium.

Chubb Group of Insurance Companies (“Chubb”) is the marketing name used to refer to the insurance subsidiaries of The Chubb Corporation. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

Actual coverage is subject to the language of the policies as issued.

Chubb Wildfire Defense Services is not available in all jurisdictions and is not available to condominium, cooperative or renter policyholders and policyholders covered by California Fair Plan Extension policies. Chubb Wildfire Defense Services is available to houses under construction and houses that are rented to others. Wildfire Defense coverage is provided when a wildfire is within three miles of a residence or when a civil authority initiates an evacuation order as a result of an approaching wildfire. Wildfire Defense Services is triggered when a wildfire is within three miles of a residence, when a civil authority initiates an evacuation order as a result of an approaching wildfire, or when Chubb deems it appropriate to deploy the service. Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage. Chubb, 202 Hall’s Mill Road, Whitehouse Station, NJ 08889-1600.



[www.chubb.com/personal](http://www.chubb.com/personal)