

\*Optional Road Service coverage limit is \$150 in most states.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. 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.

Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation of any hazard or condition does not mean that it is covered under any policy. No warranties or representations of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable to any party for the use of any information or statements made or contained in any evaluation, report or recommendation.

Full Window Glass coverage is not available in AK, AR, HI, KY, LA, MA, ME, MS, MT, NC, ND, NE, NH, NJ, NV, SC, SD, VA, VT, WI, WV and WY. Per-day dollar limits apply for car rental service expenses in HI, KY, NC, NJ and VA. Road Service is an optional coverage available through *Masterpiece*® Auto Preference® and as Towing coverage in non-*Masterpiece* states. Road Service coverage is not available in AK, AR, IA, LA, MA, ME, MS, MT, ND, NE, NH, NV, SC, SD, VT, WI, WV and WY.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

#### If you are involved in an auto accident:

- ❖ Call 911 for emergency assistance.
- ❖ Call 1.800.CLAIMS.0 (1.800.252.4670) to report a claim.

Relax. You're Insured with Chubb.™



Chubb, P.O. Box 1615, Warren, NJ 07061-1615  
[www.chubb.com/personal](http://www.chubb.com/personal)

Form 01-10-1367 (Rev. 8/10)



## On-the-Scene Accident Reporting Kit

A GUIDE TO THE CHUBB  
AUTO CLAIM EXPERIENCE



**IMPORTANT:**  
Keep this guide in the glove  
compartment of your vehicle  
for use at the time of an accident.

# What to do if an accident occurs

## First things first... remember to:

- ❖ Call 911 to report injuries and notify the police.
- ❖ Write down names, addresses, phone numbers and license numbers of any witnesses, people and vehicles involved.
- ❖ Do **NOT** discuss the accident with anyone except the police or a Chubb representative.
- ❖ Do **NOT** sign a statement for anyone except the police or a Chubb representative, unless advised to do so by your attorney.
- ❖ Do **NOT** authorize repairs unless a Chubb adjuster has seen your vehicle or a Chubb claim representative has agreed to the repairs.

## Contact Chubb to report a loss as soon as possible

In the event of an auto accident or theft, prompt claim reporting can make all the difference.

Report a loss anytime, anywhere:

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❖ **Claim Hotline** 1.800.CLAIMS.0  
(1.800.252.4670)

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❖ **Web** Visit [www.chubb.com](http://www.chubb.com). Click on "Report a Loss" and go to the "Claim Notification" page. Select "Automobile," then follow the online instructions.

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❖ **Fax** 1.800.300.2538

Use the enclosed form to create a record of an auto accident. **Keep this in the glove compartment of your vehicle, along with the following:**

- ❖ Insurance ID card
- ❖ Vehicle registration card

## Accidents happen... but what happens after the accident doesn't have to be stressful.

*Through one simple phone call, Chubb offers access to our claim service professionals and a full suite of auto coverages and services — to get you back on the road as quickly as possible after a covered loss. A Chubb claim representative will let you know what to expect every step of the way.*

### **People make the difference**

Every insurance company handles claims. But what makes Chubb auto claim service so different? In a word... people. If your vehicle is damaged or totaled in a covered loss, you can count on Chubb's claim people to be guided by our 125-year-old tradition. "Never compromise integrity" — a founding Chubb principle — captures the spirit of our claim philosophy. Our commitment to this philosophy has garnered Chubb a global reputation for handling claims promptly and fairly, with a level of human empathy that is unparalleled.

Perhaps this is your first auto claim; for Chubb, it is a process that we have been through hundreds of thousands of times. The depth of experience of our auto claim adjusters and service representatives and our breadth of expertise in handling auto claims offer considerable peace of mind when it comes to *your* claim.

### **Payment within 48 hours**

Once you and Chubb agree on the loss settlement amount for a covered claim, we can typically issue a check to you within 48 hours.

## Going the extra mile: *Masterpiece*<sup>®</sup> Auto Preference<sup>®</sup> Services

*When a covered auto accident occurs, a Chubb claim representative can offer coverage assistance and put you in touch with these value-added services:*

### **Preferred repair shop program**

Chubb maintains relationships with reputable collision repair shops and dealerships that offer priority service and peace of mind. These shops specialize in high-end vehicles, and many are manufacturer-certified. If you need a referral to a qualified auto repair shop, Chubb can recommend a shop in your area. The shop representative will then contact you within 24 hours to manage the repair process, provide updates and make final arrangements once the work is complete. While Chubb allows you to choose any auto body shop for repairs, we guarantee the workmanship of repairs done at a preferred shop for as long as you own or lease the vehicle.

### **Custom auto glass repair / replacement**

If a window on your car cracks or breaks, Chubb will pay for repairs or replacement for a covered loss, with no deductible, as long as you have Full Window Glass coverage on your policy. Chubb can set up a convenient time and place for repair or replacement — most likely in your own driveway or the parking lot of your place of employment. Chubb offers a lifetime warranty for repairs or replacements through our glass program, but you always have the option to choose your own glass vendor.



### **Car rental service while your vehicle is being repaired**

Coverage for a rental car is automatically included in your policy and available up to \$5,500 in most states. If your car must be in the shop for repairs after a covered accident, or it is totaled or stolen, a Chubb claim adjuster will work with Enterprise Rent-A-Car to arrange for a replacement vehicle. We will reimburse Enterprise directly for the rental car, so you won't have to worry about a bill. Enterprise services are available nationwide, and many Chubb preferred shops have Enterprise counters on-site. Of course, you can choose any rental car agency, but as a Chubb customer, you will receive enhanced service with Enterprise.

### **Roadside assistance and towing**

If you have Road Service coverage on your policy, Chubb will pay up to \$150\* for towing. If your policy does not include this coverage, you can still access the towing service, but you will be charged directly for the entire towing cost. For roadside assistance and towing, call 1.800.CLAIMS.0. You will be linked to a dispatcher, who will send help from a nationwide network of over 8,000 independent service providers. If you carry physical damage coverage on your vehicle and it is damaged in a covered accident, towing costs are automatically covered with no dollar limitation whether or not optional Road Service coverage has been purchased.

Call 1.800.CLAIMS.0 (1.800.252.4670)  
for fast access to *Masterpiece Auto*  
Preference Services.

## **Exceeding your expectations**

*We know we can't rest on our laurels; upholding our reputation for world-class claim service means exceeding customer expectations over and over again.*

### **Customer satisfaction**

Consistently, more than 93% of Chubb auto customers are "highly satisfied" with our claim handling — testimony to the fact that we do live up to our promises. And our policyholders are not the only ones who think so. Agents and brokers, industry analysts and publications worldwide honor Chubb for quality of claim service year after year.

### **Relax. You're insured with Chubb.**

Naturally, you hope never to have to test us. Yet with more than 60,000 personal auto claims filed each year, it is clear that Chubb has had ample opportunity to fulfill our promise. Relax. Our process of helping to restore your peace of mind after an auto accident is considerably more unique.

### **For more information**

Call 1.800.CLAIMS.0 at any time with questions or concerns regarding your auto claim.