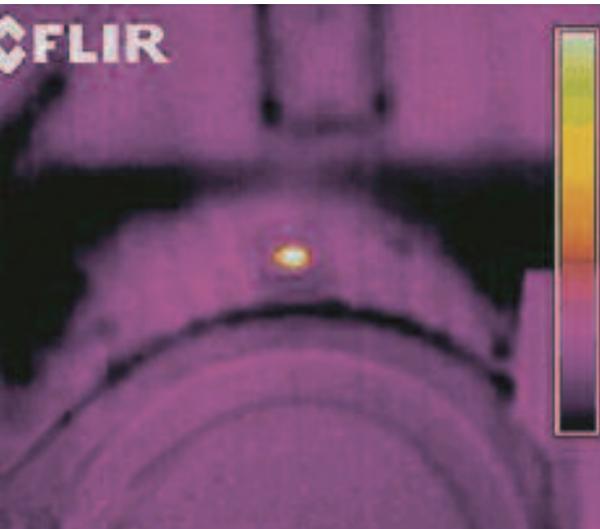
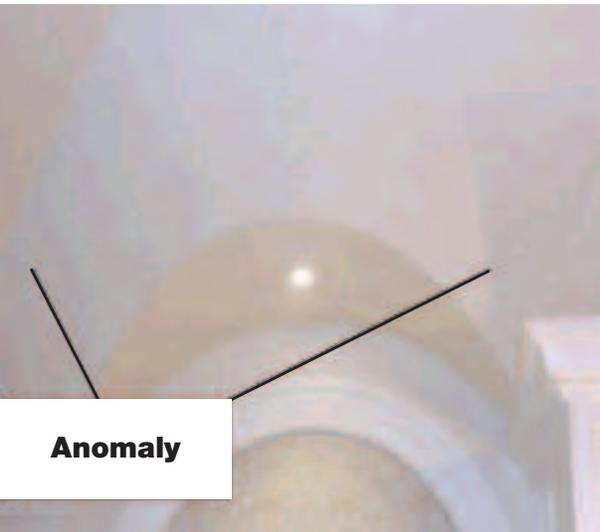




Chubb *Masterpiece*[®] HomeScanSM

Desk Reference for Agents and Brokers

DO NOT DISTRIBUTE TO ANYONE OUTSIDE OF YOUR OFFICE WITHOUT EXPRESS WRITTEN PERMISSION FROM CHUBB.



The owner of this home notices rising heating bills but is not sure what is causing the problem. The interior picture of the vaulted ceiling (pictured on top) appears normal. The *Masterpiece* HomeScan of the same ceiling (immediately above) depicts significant areas of missing insulation (shown as dark blotches). Using infrared technology, HomeScan helps to identify problems without having to tear down walls or ceilings.

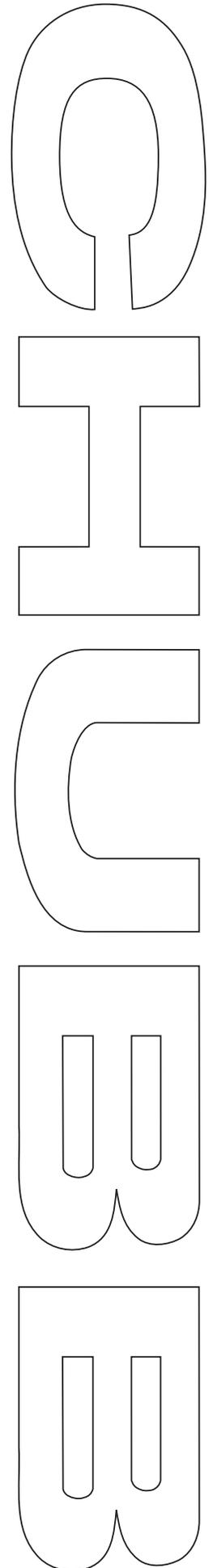
Masterpiece HomeScan is a consultative service that uses cutting-edge, infrared technology to help homeowner policyholders identify moisture problems and potential fire hazards at home. Infrared cameras detect problems that may be developing behind the walls or in the ceiling, before these exposures result in potentially devastating losses. *Masterpiece* HomeScan is available at no extra cost to Chubb homeowner policyholders through select Chubb appraisers in many areas throughout the United States.

A Powerful Loss Control Tool

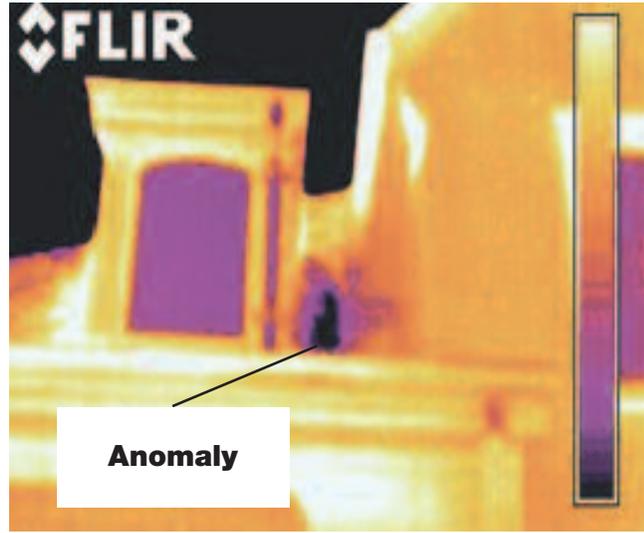
Through the use of infrared technology, Chubb helps protect the homeowner's personal safety, which is our highest priority. *Masterpiece* HomeScan can also help reduce the chance of loss to personal possessions and the home itself. Infrared technology detects problems developing behind the scenes early on, even before they are apparent to the homeowner. This may streamline and reduce the cost of repairs by more accurately pinpointing the location of a problem instead of knocking down huge sections of the wall or ceiling to assess the situation. Likewise, *Masterpiece* HomeScan can identify insulation problems, which if corrected, may lead to lower heating and cooling costs and avoid frozen water pipes.

Early Intervention Is Key

Many times, detected trouble spots may only cost a few dollars to repair. If left undetected or ignored, such problems could become potentially life-threatening and may lead to significant loss of property.



(continued)



Without *Masterpiece* HomeScan, the owner of this home would not notice the beginning of a leak in what appears to be a fully functioning roof (above left). The dark colors next to the window in the HomeScan image (above right) indicate the presence of water collecting under the roof. Detecting what the naked eye can't, HomeScan uncovers this problem long before it becomes a major issue.

How It Works

A highly trained Chubb appraiser, with knowledge in local construction and building science, visits the customer's home. An infrared camera is used to scan the walls and ceilings. The camera detects naturally occurring infrared light waves and registers different surface temperatures. These "thermal anomalies" are translated into a variety of colors. A cooler temperature may indicate missing insulation (a common precursor to burst pipes) or worse, a wet spot. A hot reading may indicate an electrical hot spot, which may be a potential cause of fire. The powerful images captured during the *Masterpiece*

HomeScan enhance the homeowner's understanding of any detected problem areas. The consultation typically takes up to two hours from start to finish, depending upon the size and complexity of the home.

Next Steps

Based on the *Masterpiece* HomeScan findings, the appraiser might advise the homeowner to engage an independent specialist — such as a general contractor, roofer or plumber. The appraiser can provide a complimentary referral through the *Masterpiece* Protection Network of more than 1,600 U.S. home repair and protection specialists. Many of these vendors offer discounts to Chubb policyholders.

Enhance Customer Satisfaction

Masterpiece HomeScan clearly demonstrates that together with Chubb, you are committed to helping protect your customer's home and family from harm. The compelling infrared images provided to the customer typically result in immediate action to correct any problems. Ultimately, the *Masterpiece* HomeScan loss prevention tool can help to enhance customer satisfaction and account retention.

To Learn More

For more information or to request a complimentary *Masterpiece* HomeScan consultation for your homeowner policyholders, contact your Chubb Personal Insurance underwriter or marketing specialist.



Chubb Group of Insurance Companies

P.O. Box 1615, Warren, NJ 07061-1615

www.chubb.com/personal

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