

## Chubb *Masterpiece*<sup>®</sup> HomeScan<sup>SM</sup>

### *Detecting Hidden Hazards Before They Become Major Problems*

Did you ever wonder... is that stain on the ceiling a serious problem? Is your home properly insulated? Is the electrical system safe? Chubb can help answer these questions and more with *Masterpiece*<sup>®</sup> HomeScan<sup>SM</sup>, a complimentary home inspection service that uses infrared camera technology to detect moisture problems and fire hazards that may be hiding in the walls or ceiling — early on — even before you can see them.

With *Masterpiece* HomeScan, Chubb helps protect the personal safety of you and your family, which is our highest priority. HomeScan can also help reduce the chance of a devastating loss to your home and possessions. This service is available to you as a Chubb homeowner policyholder, at no extra charge.

#### **Key benefits**

Here are just some of the many ways Chubb can help make your home a safer place with *Masterpiece* HomeScan:

- ***UNCOVER MINOR PROBLEMS BEFORE THEY BECOME MAJOR ONES.*** Damage to your home may happen quickly, but infrared technology can help you recognize a problem before it becomes a loss. 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 a situation. Many times, minor problems may only cost a few dollars to repair. Early intervention is key.
- ***DETECT ISSUES WHILE THE HOME IS STILL UNDER WARRANTY.*** *Masterpiece* HomeScan may uncover hidden building defects in homes of all ages, like missing insulation as well as developing problems, such as a leak in the roof. For newly built homes or recently purchased or repaired homes, these issues might be covered under warranty. If so, the warranty may help you save considerable repair costs.
- ***REDUCE HOME MAINTENANCE EXPENSES.*** *Masterpiece* HomeScan can identify insulation problems and issues with plumbing and electrical systems. If such problems are properly addressed, this may help lower heating and cooling costs and avoid frozen water pipes. If left undetected, problems such as electrical arcing could be life-threatening and may lead to significant property losses.

#### **Our expertise**

Throughout the United States, select Chubb appraisers, who are Level 1 certified thermographers, combine their knowledge of fine residential construction with infrared technology. A thermographer can visit your home to review issues that could potentially lead to loss of life or property.

(continued)



## How it works

The average *Masterpiece* HomeScan consultation lasts one to two hours, depending on the size and complexity of the home. A Chubb thermographer will thoroughly explain the process, including a demonstration with an infrared camera and review of sample infrared images. Next, the thermographer will scan the home exterior and interior walls and ceilings with the infrared camera. The camera registers different surface temperatures and translates them into a variety of colors. A cooler temperature may indicate missing insulation (a common precursor to burst pipes) or a wet spot. A hot reading may indicate electrical arcing, which could be a cause for fire. The powerful images captured during the HomeScan process can improve your understanding of detected problem areas.

## What happens next

The thermographer presents the *Masterpiece* HomeScan findings, including:

- A description of issues found in the home and prioritization by severity of the issue.
- Recommendations for the appropriate courses of action.
- Copy of the *Masterpiece* HomeScan report.

## If a problem is found

The thermographer may detect potential problems that may require further inspection or repairs. In this case, you may be referred to the *Masterpiece*® Protection Network of more than 3,000 independent home repair and protection specialists including contractors, roofers and plumbers. Many of these pre-qualified vendors offer discounts to Chubb customers.

## Learn more

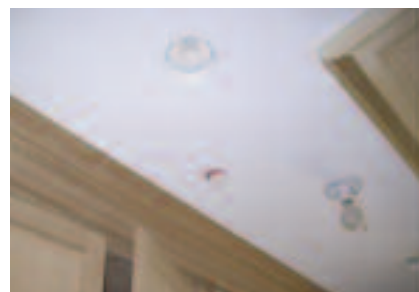
Contact your agent or broker to schedule a free *Masterpiece* HomeScan consultation. Visit the HomeScan section of [www.chubb.com/personal](http://www.chubb.com/personal) for more information.

## Examples of infrared camera images and common issues

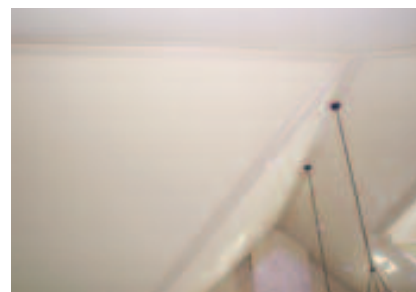
*A possible overloaded circuit*



*A leaking sprinkler head in a newly-built home*



*Missing or settled insulation*



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

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