

CHUBB®


Claims Stories

Water damage can place substantial financial burdens on homeowners, especially those who own secondary homes where leaks can go unnoticed for an extended period of time. The installation of a leak detection system can effectively reduce, or possibly eliminate, the likelihood of these costly situations. The following real-life examples demonstrate how a leak detection device could have alerted clients of water-related issues in their secondary homes — preventing both damage and inconvenience.

Leaky toilet causes a nightmare in damages

A property manager received a distressing call after the toilet supply line in our client's secondary home broke. At the time, the broken line had been running for approximately 24 hours, causing significant water damage to the main level of the home and dripping into the lower level, causing additional devastation. Buckling hardwood floors, along with damaged carpet, furniture, exercise equipment and electronics were among the casualties. If the client had installed a water shut-off device, this loss could have been quickly mitigated by automatically turning off the water supply line when the toilet sprung a leak.



Total loss paid: \$2.1M

Ruptured pipe leads to 'downpour' disaster

During a routine visit at our client's secondary home, cleaners were met with a devastating scene. Despite the home's heat being properly maintained between 58-60 degrees, the freezing temperatures proved too severe for the copper pipes, leading them to rupture. Described by the property manager as a "downpour" from the second floor, water flooded numerous rooms, including bedrooms, hallways, the dining room and the office. Chubb provided additional living expenses (ALE) to our clients who had to find alternative housing arrangements while their beloved home underwent repairs.

A few years prior to this incident, an initial review of the home revealed work needed to be done to prevent water damage. The property assessor suggested installing a water leak detection system, but since there was no formal home inspection, it wasn't required. If the client had a water shut-off device installed, they could have caught the leak and potentially prevented the loss.



Total loss paid: \$1.03M

For more examples demonstrating the value of Chubb's claims difference, visit:

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