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Chubb High Value Homeowner Guidelines

- Home values from \$500,000 and up
- We can quote homes valued at \$400,000+ in Sacramento, Fresno and San Louis Obispo counties
- Central station fire alarm is required on all homes over \$1,000,000
- Home must have at least 500 feet of brush clearance, 150 ft. is OK if there is no wood siding, or wood structures attached to the home.
- Homes with wood-shake roofs must have at least 1 mile of brush clearance in ALL directions (Chemco wood roofs OK)
- Homes built prior to 1945 must be EQ retrofitted. Written verification of retrofit required for homes built prior to 1945 in San Francisco, Orange, and Los Angeles counties
- Homes built with over 30% of brick or masonry are unacceptable
- Homes will be appraised and inspected inside and out and Cov. A values will be adjusted according to the appraisal
- No more than 3 losses
- \$1,000 minimum deductible
- No dogs with biting history
- Trampolines and/or pools must NOT have a “see through” fence
- No vacation rentals
- Chubb must write the primary residence to write a secondary residence
- If you itemize at least \$25,000 valuable articles, you’ll qualify for a 10% HO-3 credit

Additional Programs Through Chubb:

COC – must be built to be the insured’s primary residence
Umbrella/Excess - up to \$50 mill – must have HO-3 with Chubb
Valuable Articles Coverage – must have HO-3 with Chubb
Additional Rentals – up to four additional rentals allowed
Auto – Agreed value policy
Yacht – \$100k minimum hull value