

Why a home assessment and complete fire alarm system are so important

At Chubb, we look for ways to do more for our clients, like taking the time to understand your unique needs and offering risk engineering guidance to help you take steps to prevent losses from happening in the first place. The following **actual claim example** illustrates how a Chubb recommendation was able to save a client's home from severe fire damage.



A fire broke out in our clients' home. Fortunately, after a home assessment, Chubb had suggested they expand their central fire alarm system to include heat sensors in the attic. These sensors quickly alerted the fire department, which was able to limit the structural damage to the home.

- Replacement Cost coverage for the home at the time of loss – \$2,759,000
- Claims payment of loss – \$269,321

Here's what happened to our clients' home

An electrical wire on the back of the second-floor bathroom heat lamp arced and fire spread into the attic. Because the client had installed monitored heat detectors in the attic, the sensors provided an early warning, alerting the family and the fire department. Thankfully, the family got out safely. The fire department arrived within 10 minutes, entered the home, and put out the fire through the second-floor bathroom, leaving the clients' home with relatively minimal damage – primarily water and smoke.

The attic sensor's early fire detector was likely the only way the fire department was alerted in time to help our clients escape major damage or a complete loss of their home.

Every home assessment includes an evaluation of the home's alarm system

During a home assessment, our risk consultants will evaluate each home's security features, including the central alarm system, if there is one, and provide guidance on how to improve it. In nearly every home, we recommend installing a monitored fire alarm system and placing heat sensors in the attic, garage, and mechanical areas, as well as smoke detectors throughout the entire living space to protect your family and home. That's what these clients did and their decision proved to be the right one!

When installing a complete fire alarm system in your home, make sure heat detectors are placed in areas such as the attic, crawlspace, garage, kitchen, equipment rooms, and typical living spaces required by area code. Smoke detectors should be placed throughout all finished living spaces approximately every 1,000 sq ft. Professional alarm installers use annunciated and supervised low-voltage equipment that provides the best protection.

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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy, as issued and applicable law. Facts may have been changed to protect the privacy of the parties involved.

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