

The Chubb Recovery Department has the skills and knowledge necessary to recover money on your behalf when a third party is responsible for your loss. Subrogation is a technical field, and experience can make the difference between a successful recovery and a failed one. Our team of experienced claim professionals works with a network of attorneys throughout the country who are proficient in handling recovery matters.



CHUBB®

Chubb Recovery  
Here When You Need Us

Chubb. Insured.<sup>SM</sup>

This general product description is informational only. It is neither an offer to sell nor a Solicitation to purchase any particular insurance product. Coverages may not be available in all jurisdictions and may be available only through appropriately licensed brokers. Refer to the Licensing Information document for a chart of the jurisdictions in which each Chubb subsidiary is licensed. Chubb, Box 1615, Warren, NJ 07061-1615

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## Why is Subrogation Important?

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**Successful recovery can have many benefits to you as a Chubb policyholder, including:**

- Reimbursing your deductible
- Improving your loss history
- Holding people accountable for their negligent actions

## What is Subrogation?

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If you have never worked in the insurance industry, you are probably unfamiliar with the word “subrogation.” In the simplest terms, subrogation is another word for payment recovery - meaning that when you suffer a covered loss that was not your doing, we step in to recover money from the responsible third party.

Take this for instance: You are sitting at a stop-light on your way home, and another car rear-ends you. Clearly, you are not at fault, but your car is not drivable and you need to get back on the road. So you file a claim through Chubb, and pay your deductible in order to get your car repaired.

Or maybe you hired a plumber to repair a hose on your washing machine, and later that evening it leaks all over your brand-new hardwood floors. Let’s say the plumber did some faulty repair work, but you want your house back to normal as quickly as possible. You call Chubb immediately to file a claim and pay your deductible so that repairs can begin.

But wait a minute - in both of these cases, the losses you suffered were the fault of others. So why should you have to pay? This is where the Chubb Recovery Department comes in - we will step in and seek to recover from the driver that rear-ended you, the plumber that did defective repair work, and their respective insurance companies.



And we will make every effort to recover your deductible as well as the amount we paid on the claim.

## What is your role?

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We may require additional information on some claims, so before you dispose of any materials related to your claim, make sure you clear it with your Chubb examiner. This helps us increase our chances of recovering your deductible as quickly as possible.

## How long will the process take?

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If we are successful in recovery, your deductible may be refunded in part or in whole based upon the recovered amount, local laws and your policy terms. In many cases, we are able to recover what is owed within four to six months, especially in auto claims. Some claims present challenges that can lengthen the process. For example, a claim that requires litigation can take years to resolve. While there is no set rule for the amount of time it will take to recover, we will do everything in our power to move the process along as quickly as possible.

## Questions about your claim?

Call us at:  
1.800.CLAIMS.0  
(1.800.252.4670)