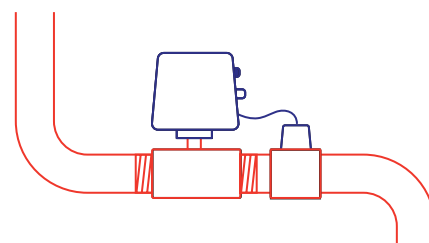


Tips to avoid water damage in cold weather

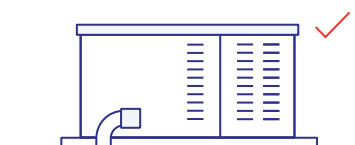
At Chubb, we look for ways to do moreSM, like helping you prevent issues from happening in the first place. As colder weather approaches, you can use these simple, proactive steps to help minimize the potential for water damage and keep your home protected.

Learn more by visiting
www.chubb.com/water

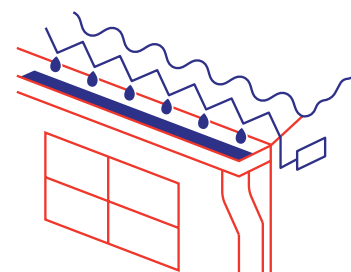
- 1** *Install an automatic water shut-off device in your home that automatically shuts off the water when a leak is detected.*
- 2** *Install a back-up generator to ensure there is uninterrupted power to critical systems.*
- 3** *Prevent ice damming: install a rooftop snow melt system, keep drains and gutters free of debris that might restrict drainage, and insulate light fixtures in the ceiling below any unheated attic space.*
- 4** *Install low temperature sensors in unheated spaces.*
- 5** *Inspect and perform regular maintenance on major appliances: water heater, dishwashers, washing machines, ice makers, refrigerators.*



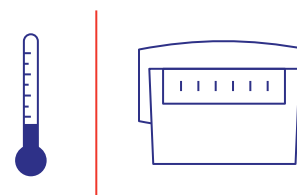
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