Moving a relative into an assisted living facility may come with challenges.

Deciding to move your parent or other elderly relative to an assisted living care facility may be hard on your loved one… and you too. While ensuring the well-being of your relative and handling the logistics of a move are likely your primary concerns, you also need to consider protection from financial loss. Small, but valuable personal items can easily go missing. Seniors are often victims of identity fraud. Unexpected costs may arise if something happens to your relative’s unit or the facility must temporarily close.
Chubb can help make things easier.

Masterpiece® Assisted Living Care coverage offers you peace of mind and helps protect the property and assets of your relative-in-care. Available to Masterpiece homeowner, condominium and cooperative policyholders in many states, this coverage pays for expenses if your relative is unable to live in his or her unit because it has been severely damaged or if the assisted living facility must suspend operations for reasons such as fire, flood damage or other threatening conditions. Coverage extends to your relative’s personal property kept at the assisted living facility. In addition, if you have personal liability coverage as part of your policy, this coverage and the extra coverages of medical payments, damaged property of others, and identity fraud expenses also extend to your relative-in-care. Consult your agent or broker regarding how coverage applies if you have more than one relative in an assisted living facility.

With limits ranging from $5,000 to $250,000, you can purchase the appropriate amount of Assisted Living Care coverage needed (in increments of $1,000). The coverage is easy to add to your existing Masterpiece homeowner, condominium or cooperative policy, with no need to name your relative on the policy. To request coverage, please complete and mail the attached enrollment form. For more information, contact your agent or broker.

YES, please add the following limit of Assisted Living Expense coverage to my Masterpiece homeowner policy.

By signing this enrollment form, I understand that my annual homeowners premium will increase by the amount shown next to the coverage option I have chosen below, if underwriting approval is granted for this coverage.

- $5,000 coverage limit (for a cost of $50 per year)
- $10,000 coverage limit (for a cost of $75 per year)
- $20,000 coverage limit (for a cost of $125 per year)

(For a broader range of limits, from $5,000 up to $250,000, please contact your agent or broker)

Please do not send payment at this time. Coverage is subject to underwriting approval. If coverage is approved, you will receive an invoice from Chubb. Coverage will be effective as of the date of Chubb’s receipt of the signed and completed enrollment form.

Send this completed enrollment form to:
Chubb Personal Insurance
P.O. Box 1600
Whitehouse Station, NJ 08889-1600