



# Exceeding Expectations

## Chubb Helps a Family to Rebuild Their Lives After a Wildfire Destroys Their Dream Home

There's really no going back to what was, after wildfire consumes a house. We're talking about the sudden, violent destruction of a home, all the touchstones to your past it



contained, and all the emotional and logistical grief that entails. The best you can hope to do is to figure how to rebuild in a way that makes your life whole again in a new way.

That's what Tony Dubreville says he did with Chubb's help after wildfire took his home. The loss forced Dubreville — the CEO of a San Diego company that provides product and pricing information to trade businesses

worldwide — to take stock of his life in unexpected ways. "What you lose is your sense of security," he says while thinking of the homemade Christmas ornaments and his late father's watch that perished in the flames. "What we needed was somebody who understood what we had before, and what we'd truly lost."



### A Witch Comes Calling

At 4 a.m. on October 22, 2007, Dubreville and his wife decided to leave the dream home they'd finished building three years prior. The Witch Fire, which would devour 1,100 homes and 200,000 acres, was miles away, yet ominously visible from their backyard. At the time, the couple worried more about how their two children were responding to the crisis than anything else.

When their teary-eyed children awoke, the Dubrevilles calmly told them they would be heading over to Grandma Dubreville's house, far from the fire's path, "just in case." Gathering up what they could of what mattered most (stuffed animals, trophies), the children left in separate cars, daughter with Mom, and son with Dad. Leaving behind two high-end vehicles, Tony Dubreville told himself his house, with its stucco, stone and tile exterior on a largely open lot, would be safe. Eight hours later, as Dubreville shopped for foodstuffs at a local grocery, a neighbor who'd been among the first to get back into the area reached him on his cell phone: He said, 'I'm sorry, your house is gone, so is mine.' I didn't believe him until he said, 'I'm out front.'"



The Dubreville home — which had been seven years in the making — was one of nine lost in a 100-house gated community. Like many other area residences, it fell prey to embers that were separated from the main fire by California’s notoriously strong Santa Ana winds. A few of these “firebrands” wormed through an attic vent, causing the place to burn from the inside out. In a bitter twist, the fire-retarding exterior effectively turned the dwelling into giant kiln, incinerating all its contents with savage speed before collapsing in a heap. That a tiny spark could rob so much treasure so fast would be unsettling to anyone, but the unblemished houses standing around the site made the scene all the more chilling for a girl of 11.

## **Bring the A-Game, Now**

For their kids to cope, “we had to get moving, now,” Dubreville says. To Chubb’s credit, he notes, he was allowed to bulldoze his lot within days while other neighbors waited months to get the all clear from their insurers. It would still take weeks for him to secure the permits from his town to begin rebuilding, but he emphasizes the satisfaction derived from Chubb enabling him to so quickly wipe the slate.

Dubreville marvels at the speed and quality of Chubb’s preemptive response. “The insurance process was never a stress,” he says. “For neighbors who used other insurers, it definitely was. They waited as bills accumulated. Meanwhile, Chubb was calling, and sending money before I’d get the chance to ask.”

Larry Olson, Chubb’s adjuster, recalls having twice-monthly conference calls with Dubreville to review construction progress, construction costs and claim payments, as well as receiving site pictures each week from Dubreville. “You could see how our joint efforts were helping the Dubrevilles finish ahead of others whose rebuilds weren’t as large or complicated,” Olson says. As Dubreville remembers, “I said, ‘I’ll lead, but all of you need to bring your A-game. They did.’”

Olson conservatively estimates building expenses rose 50 percent in the five years between when the Dubrevilles began construction the first time and when the rebuild started. On top of that, as wildfire victims scrambled to lock up local construction talent, costs rose another 20 percent. Fortunately, Chubb’s policy provided extended replacement cost coverage, which in California provides up to twice the amount of the dwelling limit. If coverage responded only to original rebuilding costs, the Dubrevilles would have faced a multimillion-dollar, out-of-pocket exposure.

Perhaps most significant: The Dubrevilles didn’t have to secure bids from in-demand contractors, and then select from those whose prices matched what his insurer would pay. Instead, Chubb permitted him to reassemble his original team comprised of an architect, builder and contractors he well knew and implicitly trusted. Relying mostly on original plans (some were lost in the fire), the rebuild finished in 18 months rather than the 24 it took originally.

## **Different Kind of Do Over**

The Dubrevilles were also allowed to trim away original features that had proven of nominal benefit, such as radiant heat in the tile flooring. They then had flexibility to plow money back into “personal touches” that let everyone connect with the home in subtle ways they hadn’t before. “As my kids could see what we lost coming back, and becoming more theirs than before — especially in bedrooms and family spaces — you could see a change in them,” Dubreville says. “Suddenly, my daughter was saying, ‘Dad, I want to go home. I’m ready to go home,’ which we were able to do six months ahead of schedule.”

The experience had such an impact on Dubreville that he’s since referred Chubb not just to neighbors but also to colleagues as far away as New York. “This is the first claim of any kind I’ve ever filed in my life,” he says. “You really don’t know what you’re buying with insurance until something happens. All I can say is thank God I was with Chubb.”



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Warren, New Jersey 07059  
[www.chubb.com](http://www.chubb.com)

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