



*This page, top to bottom:
The redesigned house in
Southampton; The crumbled
remains after the fire
five years ago. Opposite:
A sunny sitting area.*



A HOME REBUILT, A LIFESTYLE RESTORED

BY GARY LAWRENCE, AIA

DOWN A QUIET SOUTHAMPTON LANE, on a site where a nondescript speculative builder's house burned to the ground, its perfected replacement has risen. One unfortunate summer day five years ago, a staff member of the household smelled smoke, but before being able to investigate, the house suddenly erupted into flames, engulfing the entire building.

The once pleasant dwelling was quickly reduced to rubble with only one chimney standing. The second-floor dormers rested where the first-floor was, which itself collapsed into the basement. A partial wing of the garage was all that remained. The house that was once filled with a lifetime of heirlooms,

mementoes, irreplaceable family pictures, trophies, and treasures, was now a charred sodden mess of blackened timbers, an entire heartbreaking loss.

The homeowner's insurance company, the Chubb Group of Insurance Companies, came on the site within 24 hours. The homeowners, experiencing the shock and grief one could

only imagine, had simply expected to receive a check for their policy's limit. They were surprised when Robert Link, an executive general adjuster with Chubb, explained how they might be entitled to more money after a thorough assessment of their claim. Many other insurers would have simply





written the check and walked away!

Unbeknownst to the homeowners, Chubb's policy provides extended replacement cost coverage, which pays the full cost of rebuilding a home even when skyrocketing prices of materials and labor result in a replacement value substantially greater than the policy limit. Few others in the insurance industry include such unlimited coverage in their policy. Beyond that, the homeowners learned that the policy would pay for updating the new structure to current code requirements, debris removal and more. Says Link, a more than 20-year Chubb veteran, "We don't just write a check and leave. First, we make sure that the customer receives everything to which he or she is entitled. And then, we help the customer all the way through the rebuilding process and beyond."

After such a devastating loss, most homeowners do not know where to begin. How many books were there? How much crystal, china, and silver was there? Furniture—antique and new? Lighting fixtures? Linens, clothes, electronics, sports equipment, art work, personal papers? Who will secure the property, who will tear it down? Which architects, builders, interior designers, and landscape designers to select? From pools to gardens, where will we live?

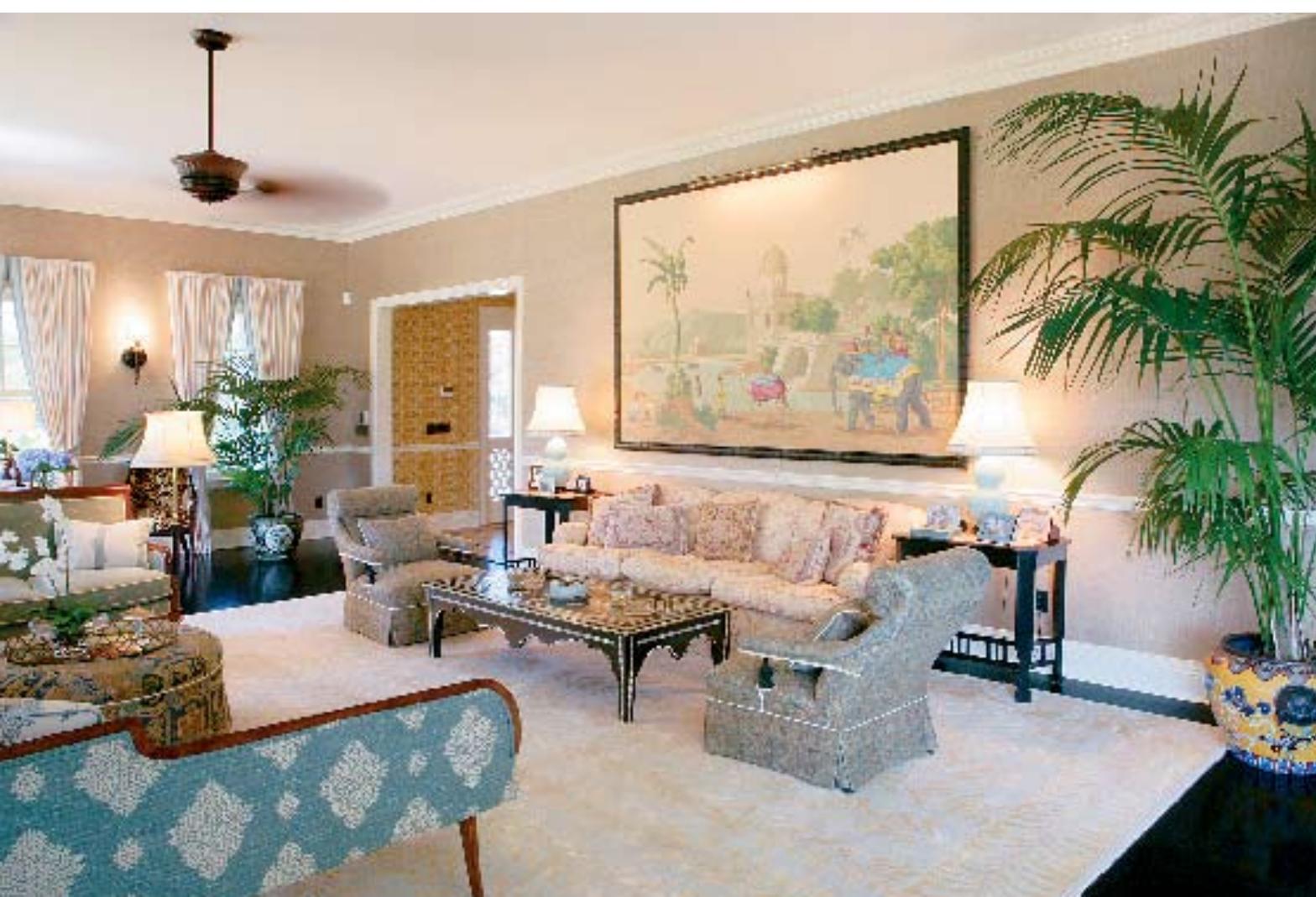
Chubb was there to assist with the entire overwhelming decision making process, including recovery, appraisal of lost contents, and helping the homeowners remember what they had. They also recommended building and design professionals, monitored the work during reconstruction, and made sure that landscaping features, such as driveways, shrubbery, trees and sprinkler systems, were protected or replaced if damaged during the reconstruction. They even provided a comparable rental home near the site, so that the homeowners could continue to live nearby. Before the ruined house was demolished, Chubb even searched the rubble for a guest's valuable ring that was placed on a bedside table before the fire. It ended up being found in the basement.

When Chubb insures a dwelling, it makes an inspection of the property, records important architectural and landscaping features of the property and its contents, and documents them through notes and photographs. Chubb also encourages homeowners to continually document new changes and improvements. These records proved invaluable in helping the family recall the features of their home and their possessions -- enabling Chubb's appraiser to more accurately develop the current replacement cost.

After the two-year reconstruction period, which the homeowner's daughter oversaw, the new 5,500-square-foot house has an aura of age that its predecessor did not. This is primarily due to the attention of architectural and landscaping detail. The twin-gabled residence used the same footprint and its neo-shingle style architecture as the former, but it was vast-



This page, top to bottom: The flowing stairway in the entryway is set off against the light wood floor; A sitting room illustrates the design motifs inspired by 1940s Hollywood and 18th-century England. Opposite page, top to bottom: The twin-gabled house is now surrounded by hydrangeas, vitex, and boxwood; The living room to the right of the foyer has an Anglo-Indian look.





ly improved and reconfigured to suit the needs of the family. The new house is reached through a centered front door that opens unto the entrance foyer. The foyer sets the overall tone of the interiors, which hints at a subtle 1930s Hollywood glamour mixed with 18th-century English elegance.

This eclecticism is quite evident in the adjoining living room to the right of the foyer, but has a slightly more Anglo-Indian appearance. With the use of large windows, beautiful table lamps, and chandeliers, this room as in every other room in the house is very bright and cheerful.

Through a wide arch from the living room, the dining room overlooks the terrace and gardens. If there is any room in the house where one expects Carole Lombard to be seated next to William Powell, it is this one. Pale green bamboo patterned hand-painted Chinese paper from de Gournay of London covers the walls. Beveled mirrored diamond-patterned doors reflect light from numerous windows, giving the room a glistening radiance. Over an oval table a pair of 1940s French parchment chandeliers and 1930s mirrors over mother of pearl inlaid consoles completes this languid look. Off of the dining room is an octagonal gazebo with vaulted ceiling and ceiling fan, furnished with rattan furniture covered with a subtle pale blue toile fabric also used for the



drapes that billow in the breeze against the screened openings, making this a cool spot for summer dining or lounging.

An immaculate fully equipped kitchen with stainless steel appliances, countertop, white subway tile backsplash, white cabinets and a tin ceiling adjoins the dining room.

On the opposite side of the house running the full length of this wing is a light oak-paneled library which doubles as a home theater. With the touch of a switch, the many windows are covered by motorized shades to darken the room for a movie to be projected on a descending screen from the beamed ceiling.

The second floor has an upstairs living room, three guest/family bedrooms and master suite overlooking the gardens and pool.

One feature of the house is that all of the bathrooms make use of sparkling luminescent jewel-like tiles as a decorative motif, mixed with glass and marble and even some trompe l'oeil, which is indistinguishable from the real thing. And while faux may be less expensive than the real, in the Victorian days it was often considered more interesting to mix the two, because to have an artist who could fool the eye was much more of an achievement than marble, which everybody had.

While this is a family home and not a show house, there is just the proper blend of tabletop accessories, photographs, collections and plants. And after a traumatic loss, the family continues to build their ever-growing collection of new mementoes for all to enjoy and welcome many more leisurely summers.

Overall, the Chubb Group, through their comprehensive catalog of services and impeccable attention to detail, helped to transform this devastating loss into a new beginning for one family. The homeowner's daughter, who spearheaded the reconstruction, found that working with Chubb was "incredibly expedient and painless," and called them, "the Rolls Royce of Service." ♦



This page: A high-ceilinged gazebo is a favorite place of the family's for casual dinners. Opposite page, top to bottom: The pool, once located next to the house, has been given a new private location with an adjoining pool house; The grand dining room with ten upholstered chairs.