



# Personal Insurance from Chubb

Coverage Beyond Your Expectations



**Chubb Group of Insurance Companies**  
Warren, New Jersey 07059  
[www.chubb.com/personal](http://www.chubb.com/personal)

Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Pacific Indemnity Company, Great Northern Insurance Company, Chubb Indemnity Insurance Company, Northwestern Pacific Indemnity Company, Chubb Insurance Company of New Jersey, Chubb Lloyd's Insurance Company of Texas, Texas Pacific Indemnity Company, and Chubb National Insurance Company. Not all insurers do business in all jurisdictions. The coverages described in the literature are not available in all jurisdictions. Masterpiece is not available in all jurisdictions.

Masterpiece Vacation Home and Masterpiece City Home are not available in all jurisdictions.

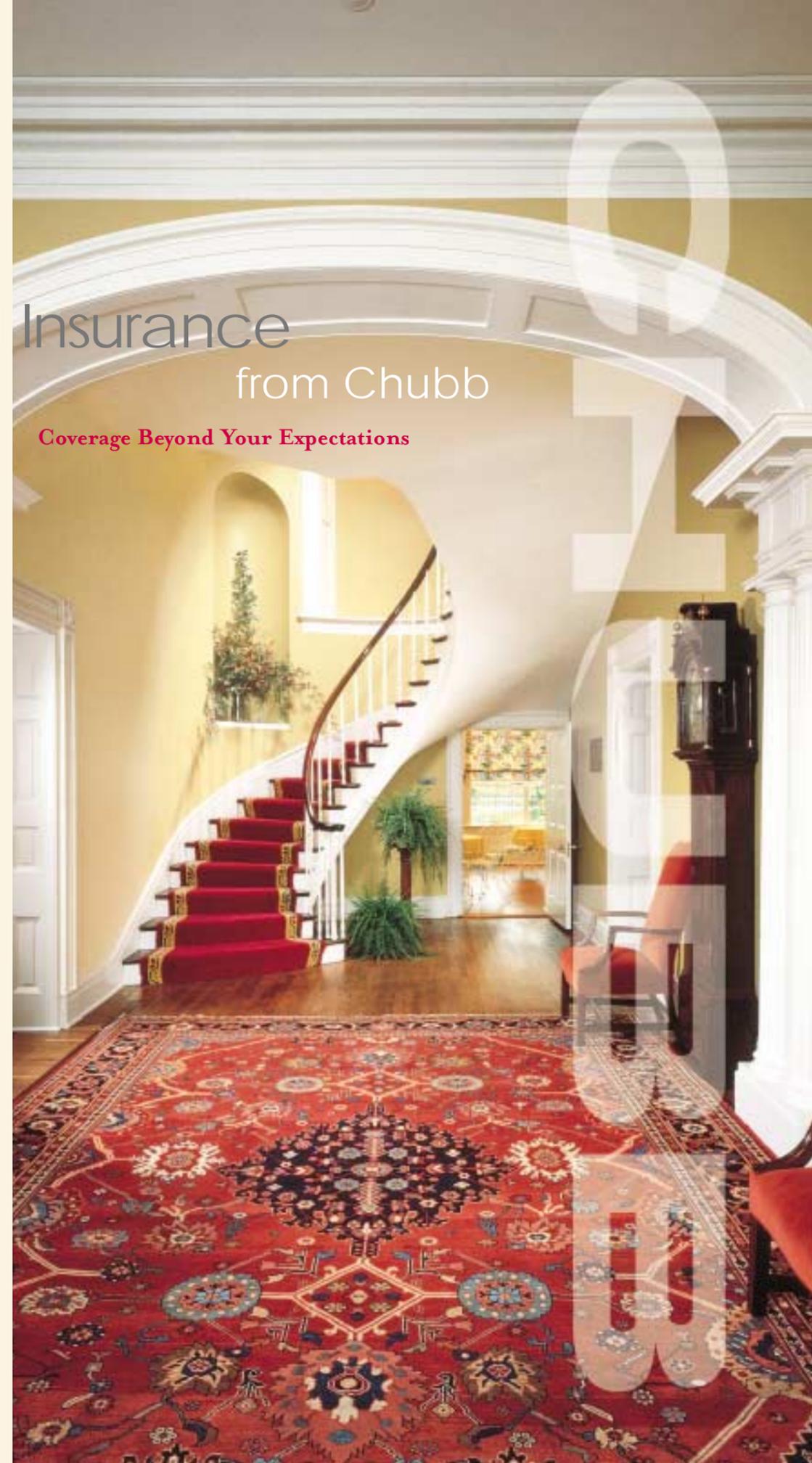
Extended replacement cost coverage is available in most jurisdictions but is capped in AL, CA, FL, LA, MS, MO, SC, UT, WA and WY.

Auto insurance is not available in SC and MA. Agreed Value is not available in TX and NC.

In NC, valuable articles coverage differs from Masterpiece.

Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation for any hazard or condition does not mean that it is covered under any policy. No warranties or representations of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable to any party for the use of any information or statements made or contained in any evaluation, report or recommendation.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.



Chubb understands what you  
**expect** when it comes to insurance.



Coverage that suits your lifestyle. A policy that gives you choices. Service that consistently gets high marks. And no surprises if you have to report a claim. The fact is, though, not all insurance companies can meet those expectations. At Chubb, when it comes to protecting your home and your assets, we offer coverage beyond your expectations.

For more than a century, Chubb has been building a reputation as one of the world's preeminent insurers—providing innovative coverage and unrivaled service for owners of fine homes and possessions. Here are some reasons why independent agents, brokers and customers choose Chubb...

# We help protect you when it matters most.

In life, anything can happen—and usually does. Unfortunately, you never know how good your insurance policy is until you have to make a claim. By then it may be too late. If something does happen to your home or property, Chubb's insurance protection often surpasses what many standard industry policies offer.

## Protection No Matter Where You Call Home

Homes come in all styles and ages: condominiums, co-ops, century-old landmarks and newly built structures. Whether you own or rent, we know that your home is a major investment, both financially and emotionally. With Chubb's *Masterpiece*® extended replacement cost coverage, we will help pay to have your home rebuilt after a covered loss, even if the cost to do so is greater than the amount on your policy. Chubb is committed to restoring your home to its original beauty. In the event of a covered total loss to your home, our cash settlement option enables you to receive cash, up to the policy limit, if you decide not to rebuild or if you choose to rebuild in a different location. What's more, with replacement cost coverage, Chubb insures your belongings for the amount it costs to replace them today, so valuable possessions may be covered without deduction for depreciation. To help you determine the amount of coverage you really need, Chubb offers complimentary appraisals for many of the homes that we insure. During an appraisal, we make note of a home's architectural details and interior features to help estimate the replacement value. Our appraisers can also assist with security and fire prevention advice and offer suggestions to protect valuables from damage.

*Your home is seriously damaged in a fire and the contractor's estimates to rebuild are more than you bargained for. With extended replacement cost coverage, Chubb will help you pay to rebuild your home, even if the cost is more than the amount on your policy. And if they tell you that your electrical system needs to be completely replaced to bring it up to code, your policy will help cover that too.*

*Your new luxury car is stolen from a parking lot. Most auto policies base your settlement on the current market value of the car, minus depreciation. With Chubb's Agreed Value option, you can determine the insured value for your vehicle before a loss ever occurs. So, if your car is stolen or damaged beyond repair in a covered loss, you will receive that Agreed Value without a deductible or depreciation.*



## Some of the Best Protection on the Road

If an accident happens, drivers are usually shocked to learn what their policies don't cover. For example, many insurance companies won't pay to repair your car with original manufacturer parts. Car manufacturers recommend using their own parts, because installing substitute parts can sometimes affect the integrity and safety of the vehicle. Chubb makes sure the stress of an accident isn't compounded when you have a claim. Our coverage includes payment for the replacement of damaged parts with original manufacturer parts and enables you to choose any body shop for repairs. Chubb's *Masterpiece* auto policy also provides enough coverage for you to select the rental car of your choice after an accident. And, Chubb extends automobile coverage when you're on vacation and driving a rental car, with no deductible.

# Chubb supports your lifestyle.

In any given year, you might add items to a collection or even start a new one. Your assets may increase. You might travel abroad. All these changes could affect your insurance coverage. With this in mind, Chubb insurance helps protect and preserve your assets, your lifestyle, and the possessions you cherish most.

## **Protection as Precious as Your Valuables**

With Chubb's *Masterpiece* valuable articles policy, you'll be secure in knowing that your jewelry, fine arts, silverware or other collectibles are insured anywhere in the world. Whatever possessions you insure—a diamond ring or vintage wine, a silver tea service or antique furniture—your covered loss will be paid in cash, and you will not be required to replace the item. If you already have insurance protection through Chubb for itemized jewelry or fine arts and you purchase a new piece, you have automatic coverage for the new item for 90 days, up to \$50,000.



*Your beloved engagement ring... one moment it's there, the next it's gone. Nothing can quite replace the sentimental value, but with Masterpiece valuable articles coverage, you are covered for the mysterious disappearance of your ring.*

*You intend to spend the summer at sea, until a mechanical breakdown aboard your sailboat puts a halt to your plans. Chubb will pay up to \$1,500 for you to charter a substitute watercraft for up to 7 days if your own boat is unavailable due to a covered loss.*

*You donate time to your condominium association's board. The playground installed by the board has a faulty swing, and a child is injured. Chubb's excess liability coverage ranges from \$1,000,000 up to \$50,000,000 and provides for legal defense expenses in a lawsuit seeking covered damages.*

## **Watertight Protection for Your Watercraft**

Perhaps you own a boat so you can relax and get away from it all. Whether it's a small sailboat or multimillion-dollar yacht, we provide coverage typically excluded by other insurers, such as protection for losses due to mechanical breakdown, faulty repair, and ice or freezing. And while many companies impose time constraints on when you can and can't use your watercraft, Chubb provides year-round navigation coverage. With more than a century of experience providing marine insurance, Chubb has earned its reputation as a leading watercraft insurer.

## **Sound Liability Protection**

Just about anyone could be sued as a result of his or her actions, inactions or accidents. How much can you afford to lose if you are brought to court? To help protect you, Chubb offers some of the broadest personal liability coverage available. We cover the escalating costs of situations that initially appear to be minor but can actually end up being very costly over time. Unlike standard policies, Chubb liability coverage also automatically includes insurance protection for personal injury if you're accused of libel, slander or causing bodily harm.



# Chubb is an insurer with a wealth of experience.

## **Solid Financial Strength**

Chubb ensures confidence that your cherished property and possessions are covered by a financially secure insurance organization. We receive consistently high ratings from A.M. Best for financial stability and from Moody's and Standard & Poor's for claim-paying ability, attesting to our solid financial strength.

## **Unparalleled Policy and Claim Service**

The ultimate test of any insurance company is how it handles claims. Since 1882, Chubb has been known for promptness, fairness and integrity in settling claims. If you need to report a claim, you can reach us 24 hours a day, 365 days a year. We make every effort to contact you within 24 hours of receiving your claim and strive to issue payment within 48 hours of a settlement. In an ongoing survey of our personal insurance customers, more than 90% rate their claim experience with Chubb as superior.

Our long-standing tradition of expertise and service speaks for itself. Chubb offers coverage beyond your expectations.





# The choice is yours.

These are just some of the many reasons why a Chubb policy can do more for you than some other insurance policies. You have options for personal insurance, but unlike many other policies, Chubb insurance is available through independent insurance agents and brokers, who represent a range of companies. Based on their experience, independent agents are best qualified to listen to you, explain the scope of insurance protection you need, and recommend a program that best meets your expectations and financial goals.



## Masterpiece

- Home and Contents
- Valuable Articles (i.e., jewelry, fine arts, collectibles, wine, furs, etc.)
- Automobile
- Yacht
- Personal and Excess Liability

## Specialized Policies

- *Masterpiece City Home*
- *Masterpiece Vacation Home*
- *Antique and Collector Vehicles*