



Masterpiece Advantages Chubb Personal Insurance



MASTERPIECE ADVANTAGES OVERVIEW

Excess Liability Coverage • Family Protection Coverage • Valuable Articles Coverage

Please refer to coverage forms for full detail, deductibles and provisions.

1

EXCESS LIABILITY COVERAGE

PERSONAL INJURY COVERAGE This coverage can apply if you are responsible for someone being injured on your property, and if you are sued for libel, slander or negligent infliction of emotional distress.

NOT-FOR-PROFIT DIRECTORS AND OFFICERS COVERAGE This coverage can respond if you are sued for personal injury or property damage resulting from your volunteer service on the board of a not-for-profit corporation or organization.

UNINSURED/UNDER INSURED MOTORIST PROTECTION If you are injured by an uninsured or under insured motorist in the U.S. or Canada — or if you suffer property damage from an uninsured driver — this optional coverage could apply.

WORLDWIDE AUTOMOBILE RENTAL Rent a car on vacation or business — anywhere in the world — and you'll be automatically covered for personal injury or property damage for up to 90 days.

DEFENSE COST COVERAGE If the circumstances of a lawsuit are covered, your Chubb excess liability policy will cover you for legal defense costs and provide access to legal counsel. In most states, there is no cap on this coverage.

COVERAGE LEVELS TO MEET VARIOUS NEEDS Chubb offers excess liability coverage amounts to \$50,000,000 in many states. Your agent or broker can help you determine the appropriate amount of coverage, based on the extent of your assets.

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FAMILY PROTECTION COVERAGE

HOME INVASION COVERAGE NO MATTER WHERE YOU CALL HOME Whether it's your house, apartment or even a place that you reside in temporarily, *Masterpiece*® Family ProtectionSM can help protect you and your loved-ones. Chubb even provides coverage for family members who don't live under your "roof," such as a daughter who boards in a college dorm. If you, a family member or guest is present during a home invasion, Chubb offers up to \$225,000 to help mitigate the medical, psychiatric, home security and other expenses that may be associated with the trauma. Home invasion coverage is highly portable (watercraft, motor homes, temporary residences) with certain coverages extended to your guests.

BECAUSE CHILDREN ARE PRICELESS Child abduction is the last thing you want to think about if you have children in your life. Our coverage applies wherever your children may be — in the backyard, across town or even around the world. So, if your son is away at camp, you can be sure he is covered. *Masterpiece*® Family ProtectionSM also extends to child guests, even for childless couples. Chubb covers expenses such as related travel and phone costs; medical, dental and psychiatric costs for the child victim; and a reward for information leading to the conviction of the perpetrator. We also offer access to The Ackerman Group Inc. — a highly regarded international security firm that specializes in crisis mitigation — and help defray their fees. Chubb can offer up to \$300,000 for costs resulting from the abduction of a child under 13.

COVERAGE ON THE ROAD Chubb's car jacking coverage applies to you, a family member or any covered relative who operates or occupies your vehicles. Chubb covers up to \$215,000 in expenses related to bodily injury, trauma, lost wages, insurance deductibles and a reward to find the perpetrator. What's more, car jacking coverage includes rental vehicles, motorcycles and motor homes. (Car jacking coverage is not available in Florida.)

WHEN YOU NEED ADDED INSURANCE PROTECTION If you have a court order and the named party continues to stalk you, Chubb can offer up to \$25,000 for certain security measures you may take, such as hiring a professional security consultant, security guard services, security upgrades to your home and temporary relocation.

IF THE UNTHINKABLE OCCURS In the unfortunate event that a covered home invasion, child abduction or car jacking leads to loss of life or certain disabling or debilitating injuries, Chubb can provide up to \$250,000 per occurrence for covered individuals. (Not available in all states.)

COVERAGE AVAILABLE ALMOST ANYWHERE *Masterpiece*® Family ProtectionSM extends anywhere in the world except those places listed on the United States State Department Bureau of Consular Affairs Travel Warnings List at the time of loss. Travel Warnings are issued when the State Department decides, based on all available information, to recommend that Americans avoid travel to a certain country or region.

ADDITIONAL PROTECTION IF YOU HAVE KIDNAP & RANSOM COVERAGE THROUGH YOUR EMPLOYER While commercial K&R policies often provide kidnap and ransom expense coverage for the employee's family, there is usually no coverage provided for expenses resulting from car jacking and home invasion. The same holds true for personal K&R policies. In addition, K&R policies typically require a demand for ransom to trigger coverage. With *Masterpiece*® Family ProtectionSM, coverage for these perils is included and ransom demand is not required to activate child abduction coverage.

COMPLEMENT KIDNAP EXPENSE COVERAGE ON YOUR MASTERPIECE PERSONAL LIABILITY POLICY *Masterpiece*® Family ProtectionSM complements kidnap expense coverage in the event that there is a ransom demand for a child under 13. If you have a Masterpiece policy in a state with kidnap expense coverage, the two coverages will combine/stack in the event of a covered kidnapping of children under 13.

COVERAGE GOES BEYOND YOUR MASTERPIECE HOMEOWNERS POLICY IF YOU ARE A VICTIM OF HOME INVASION *Masterpiece*® Family ProtectionSM provides coverage for costs associated with the physical and emotional trauma which may occur as the result of a home invasion, and provides reimbursement for upgrades in residential security. Home and contents policies only provide coverage for the damage to the dwelling or personal possessions resulting from a theft or vandalism.

3 FAMILY PROTECTION COVERAGE

ITEMIZED COVERAGE This option allows you to determine the insured value of each of your possessions. In the event of a total covered loss of an item, you will receive 100% of the insured value. There is no deductible, no depreciation, no surprises.

150% REPLACEMENT COST Chubb's valuable articles policy provides safeguards for items that appreciate. If the market value (before the loss) of an item lost or damaged in a covered loss is greater than the itemized amount listed on the policy, we will pay the market value up to 150% of the itemized coverage amount for the item.*

BREAKAGE PROTECTION Coverage for breakage or damage to fragile items is automatically included. This coverage is typically restricted or excluded in homeowners policies.

Coverage for "mysterious disappearance" Many homeowners policies don't cover valuable items that are lost or misplaced, especially when they disappear away from the home. A Chubb valuable articles policy provides coverage in these situations.

WORLDWIDE COVERAGE Your valuables are automatically covered wherever you take them—anywhere in the world.

HASSLE-FREE APPRAISAL REQUIREMENTS Unlike many other insurance companies, Chubb does not require an appraisal for every piece that you itemize. For most possessions, we simply need a description of the item and a value. We generally require an appraisal only for fine art worth more than \$100,000, jewelry worth more than \$50,000, and any other item valued over \$25,000.

COVERAGE FOR PAIRS AND SETS If a piece of an itemized pair or set (like earrings or a set of silver) is lost or damaged in a covered loss, you have the option to provide us with the remaining piece (s), and you will receive the coverage amount for the entire set.

CASH SETTLEMENT Unlike other insurance companies, you are not required to replace itemized valuables in the event of a loss. You can choose a cash settlement, or replace your valuables at the dealer of your choice. The decision is yours.

COVERAGE FOR NEWLY ACQUIRED ITEMS If you acquire a new item and already have similar articles insured with itemized coverage, your new item is automatically covered for 90 days for up to 25% of the total itemized coverage for those similar articles (maximum \$50,000).

EXCEPTIONAL CLAIM SERVICE In a recent survey of Chubb customers who reported a claim, more than 97% of respondents said they were “very satisfied” with our claim service.

*In New York, the most Chubb can pay for a covered total loss is the amount of itemized coverage for the applicable category of valuable articles.

As a leading writer of program business, the Program Division's dedicated team of professionals offers superior underwriting expertise, customized insurance solutions and innovative services to meet each program's unique needs.

