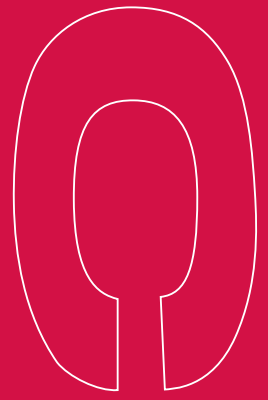




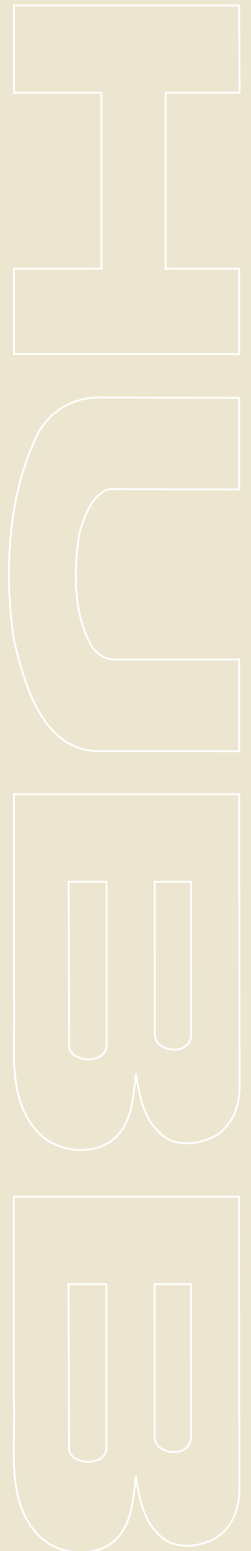
Virginia Platinum® Auto Insurance from Chubb



Some of the Best Protection on the Road

If an accident happens, drivers are usually shocked to learn what their policies won't cover. Chubb makes sure the stress of an accident isn't compounded when you have a covered claim. Here's how:

- **Agreed Value.** With a Chubb auto policy, you will know the exact amount you will get for your vehicle in the event of a covered loss or theft. Our Agreed Value option allows you to determine up front the insured value for your vehicle. If a covered total loss occurs, that's the settlement value you will receive, with no deduction for depreciation or a deductible.
- **Original Equipment Manufacturer's (OEM) Parts.** Many companies won't pay to repair your car with OEM parts. Car manufacturers recommend using their own parts, because installing substitute parts can affect the integrity and safety of the vehicle. Chubb coverage includes payment for the replacement of damaged parts with OEM parts in the event of a covered loss.
- **Choice of Repair Shop.** With Chubb, you have the choice of where you want your car repaired. What's more, Chubb's Preferred Repair Program includes some of the best collision repair shops and dealerships in Virginia. We have relationships with these shops to ensure a hassle-free and efficient claim experience. All work is guaranteed for as long as you own the vehicle. Although other companies may claim to give you the same choice, they may charge you for any costs above their approved average labor rate. Chubb allows you to choose any body shop for repairs, without penalty.
- **No Depreciation on Used Parts.** "Betterment" is an insurance term for the practice of lowering a claim settlement to account for the replacement of "used" parts, such as tires or shocks. Chubb does not deduct "betterment." Many other insurers do, and you might be surprised at the negative effect it can have on your claims settlement check.
- **High Limits for Vehicle Liability and Uninsured/Underinsured Motorist (UM/UIM) Coverage.** Limits up to \$1 million are available for liability coverage and UM/UIM coverage. These limits are among the highest in the insurance industry.



Chubb Group of Insurance Companies • P.O. Box 1615, Warren, NJ 07061-1615 • www.chubb.com/personal

Chubb refers to the insurers of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Form 01-01-0221 (Ed. 3/05)