



## Texas Masterpiece® Auto Preference® -VS.- Texas Platinum<sup>sm</sup> Auto Program

Newly available with Texas Auto Preference:

- Collector Vehicle Coverage
- Agreed Value
- Full Window Glass
- Lease Gap Coverage
- Corporate Vehicle Personal Extension
- Road Service

### *The Old & the New...*

Liability Coverage	Platinum	Auto Preference
Limits Available	Up to \$10,000,000	Up to \$10,000,000
Uninsured/Underinsured	Up to \$1,000,000	Up to \$1,000,000
Worldwide Coverage	Yes	Yes with limits of \$1,000,000 or more.
Defense/Supplemental Payments	Loss of earnings \$50 per day	\$250 per day/\$10,000 cap.
Rental Vehicle Coverage -Motor Vehicle -Motor Vehicles with less than four wheels (e.g., motorcycles)	-90 days worldwide -no coverage	-90 days worldwide -30 days worldwide
Physical Damage Coverage	Platinum	Auto Preference
Comprehensive & Collision	All Risk if both are purchased	All Risk if both are purchased
Payment of a Partial Loss	Pays <u>lesser</u> of ACV or the amount necessary to repair or replace or the amount stated in the declarations.	Pays the amount to repair or replace <u>without</u> deduction for depreciation up to the amount of coverage.
Deductible Waiver	N/A	In the event of a total loss, the deductible is waived if Agreed Value applies.
Towing & Labor	Available up to \$25 for any disablement	Unlimited for a covered loss
Lock Replacement	Up to \$1,500/no deductible	Up to \$1,500/no deductible
Airbag Replacement (due to accidental deployment)	Covered without deductible	Covered without deductible
Loss of Use	Up to \$3,000	Up to \$3,000

### **Our Traditional Big Sellers:**

**Masterpiece Loss of Use** coverage provides up to \$3,000, without a per-day limit, when the auto is out of service due to a covered loss. If the insured is fifty miles away from home, the policy provides coverage for meals, lodging and phone expenses.

The **Agreed Value** option allows the insured to predetermine the amount to be paid for a covered total loss, eliminating their concern about an actual cash value settlement.

**Rental Vehicle** coverage not only provides worldwide liability coverage, but no collision damage waiver is necessary when the autos are covered by *Masterpiece*. Since this is liability coverage, there is no deductible.

**Superior Claims Settlement** – An insured not only has a choice of repair facilities but, as a claims practice, Chubb also provides coverage for original equipment manufacturer's (OEM) parts.

Q  
T  
C  
W