

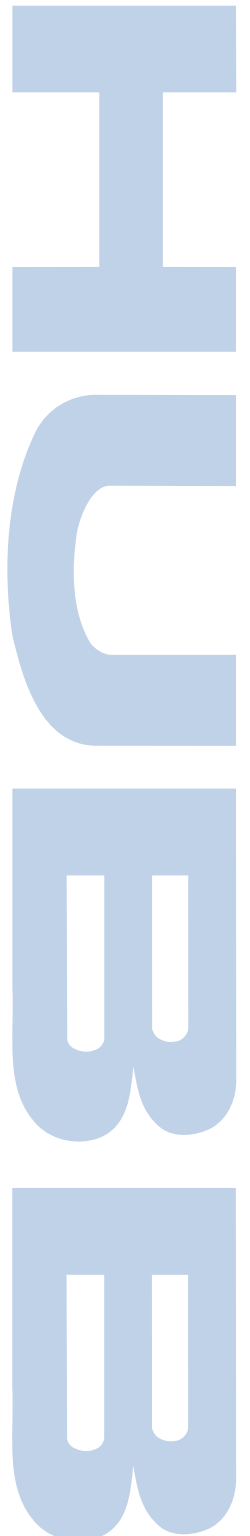


Chubb Personal Auto for New Jersey

Top 10 Reasons Why Chubb Auto Beats the Competition Every Time

1. **Agreed Value coverage** allows you to know the settlement value for your auto at the time you obtain your policy and, in the event of a covered total loss or theft, Chubb will waive the deductible. If the total loss occurs on your new car in the first year, you have even more options.
2. **Chubb offers up to \$5,000 for the loss of use of your car as an option for additional premium.** This allows you to rent a car similar in size to the car you drive now, with no daily or monthly maximum limit. Coverage options of \$1,500 and \$3,000 are also available.
3. **Repair your car with original equipment manufacturer (OEM) parts,** not generic aftermarket parts.
4. **Make repairs at the body shop of your choice.** Chubb's Preferred Repair Program can help you to find the highest quality repair shops in your local area.
5. **Liability coverage anywhere in the world** if the policy limits are \$1 million or more.
6. **Claims are settled without depreciation** for "wear and tear" on parts.
7. **Worldwide rental vehicle coverage.** Under the liability section of the policy, we will respond to the costs for which you could be responsible, including a "loss of use" claim by the rental company. No collision damage waiver is necessary and no deductible applies.
8. **Cost saving coverages** including pet injury coverage, worldwide coverage for newly acquired vehicles, and child safety restraint system replacement coverage.
9. **Most loss payments are issued within 48 hours of settlement of the claim.** After an accident, Chubb claims representatives aim to contact you within 24 hours.
10. **You trust Chubb to insure your largest asset – your home. Shouldn't you trust Chubb to insure your largest exposure to a lawsuit – your car?**

Financial Strength and Exceptional Claim Service





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www.chubb.com/personal

Form 01-01-0251- **NJ** (Rev. 3/11)

Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies underwriting coverage. 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.