

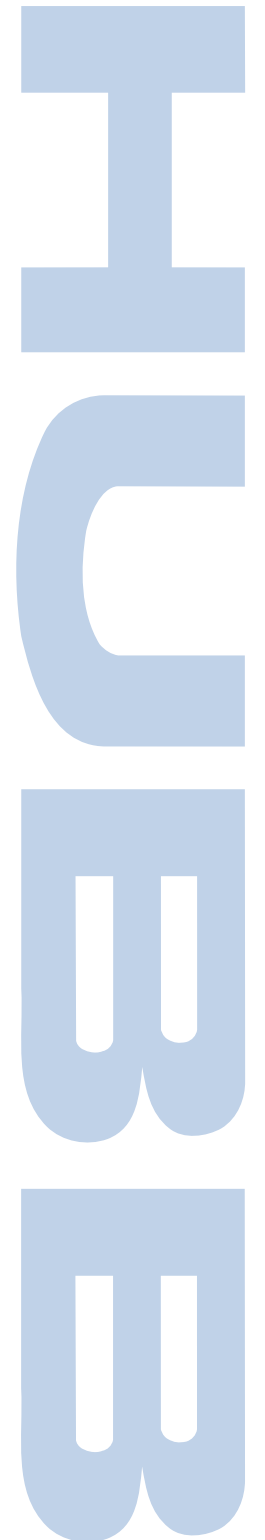


*Chubb Masterpiece*®  
AUTO PREFERENCE®

## 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 the policy and, in the event of a covered total loss or theft, Chubb will waive the deductible.
2. **Chubb provides up to \$5,500 for the “loss of use”** of your car automatically and at no additional charge. Coverage can be used towards rental car upgrades, hotel accommodations and airfare when the loss occurs 50 miles or more from home.
3. **Repair your car with original equipment manufacturer (OEM) parts, not generic after-market parts.**
4. **Worldwide rental vehicle coverage** is provided under the liability section of the policy. Coverage is included for both physical damage and bodily injury. (No deductible applies).
5. **Chubb’s Masterpiece Auto Preference Services (MAPS) help you to find the highest quality repair shops in your local area.**
6. **Claims are settled without depreciation** for “wear and tear” on parts.
7. **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. Additionally, Chubb claims representatives are trained to treat you with empathy, courtesy and respect.
8. Chubb Masterpiece Auto Preference has the options you need such as:  
**Agreed Value, lease gap, full window glass and road service coverages.**
9. **Make repairs at the shop of your choice.**
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?**

You Want The Best? Go With Chubb.



# When Life Gives You The Worst, That's When We Give You Our Best.



## Chubb Masterpiece Auto Preference Vs. Standard Insurance

AT THE TIME OF AN ACCIDENT, HOW WILL YOUR AUTO INSURANCE RESPOND?	CHUBB MASTERPIECE AUTO PREFERENCE	STANDARD INSURANCE	WHY?
Will it <b>pay a previously agreed value for your car with no deduction for depreciation</b> if the vehicle is totaled in a covered loss?	<b>Yes</b>	<b>No</b>	Chubb believes that totaling a car is traumatic enough for most people. So, if your car is totaled in a covered loss, under our Agreed Value option, the value of your car is protected against depreciation. That means you will receive the full value of your car as listed on the policy. There's no haggling and no "re-calculation" of the car's value after the accident. What's more, we will waive your deductible and, in most cases, you will receive a payment within 48 hours of settling your loss.
If you suffer a covered partial loss, will it <b>replace affected damaged tires, batteries and engine parts without any charges for depreciation?</b>	<b>Yes</b>	<b>No</b>	Most people are unaware that the <i>more</i> standard auto insurers can apply depreciation to these types of parts, the <i>less</i> they have to pay out to you. Chubb believes the time of an accident is no time to "nickel and dime" customers.
Will it <b>pay up to \$5,500 for your rental car, transportation, meals or lodging, if needed?</b>	<b>Yes</b>	<b>No</b>	Standard insurance limits you to \$20/day for 30 days, up to a total of \$600, and it covers car reimbursement only. But what if a covered accident leaves you stranded far from home? Should your insurance cover the reasonable costs of a hotel, emergency air transportation and meals, if needed? Chubb thinks so. That's why Chubb affords you the industry's highest amount — \$5,500 to use as the situation demands — and all with no daily limit.
Will it allow you to <b>repair your car at a body shop of your choice?</b>	<b>Yes</b>	<b>No</b>	Standard insurance companies strongly suggest use of their own "network" shops. If you go out of network, you will likely be expected to pick up any extra costs. Chubb not only provides you with the freedom to choose a body shop; if you need a referral to trusted and certified shop, Chubb can offer one through our Masterpiece Auto Preference Services (MAPS).
Will it <b>repair your car with original equipment parts</b> at no extra charge?	<b>Yes</b>	<b>No</b>	"After-market" parts are cheaper, but they can compromise a car's long-term performance. Chubb believes that if you are going to repair a car, it should be done right the first time.
If you damage a rental car, will it <b>pay for the rental car company's "loss of use" of that car?</b>	<b>Yes</b>	<b>Not Often</b>	When you damage a rental car, you do more than just damage the car itself. You eliminate a source of income for the rental car company. If the rental car company seeks reimbursement, who will pay? With a typical "loss of use" limit of \$600, standard insurance offers little chance of protection in this situation. Since Chubb provides rental vehicle coverage under the liability portion of the policy, Chubb will respond to the costs for which you could be responsible, up to the policy liability limit (no deductible applies).
Will it <b>cover the damage to your rental car anywhere in the world?</b> Will it <b>pay for the deductible?</b>	<b>Yes</b>	<b>No</b>	Standard auto insurance typically limits coverage to the U.S., its territories or possessions, and Canada. With Chubb, you have rental vehicle coverage anywhere in the world, and there's no deductible.



**Chubb Group of Insurance Companies**

Box 1615, Warren, NJ 07061-1615 • [www.chubb.com/personal](http://www.chubb.com/personal)

Chubb refers to the insurers of the Chubb Group of Insurance Companies. This literature is descriptive only. The above comparison was prepared solely by Chubb and highlights selected coverages of the policies referenced as of June 21, 2006 and is subject to change without notice. The coverages and services described in the literature are not available in all jurisdictions. Masterpiece® Auto Preference® is not available in all jurisdictions. Actual coverage is subject to the language of the policies as issued.

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