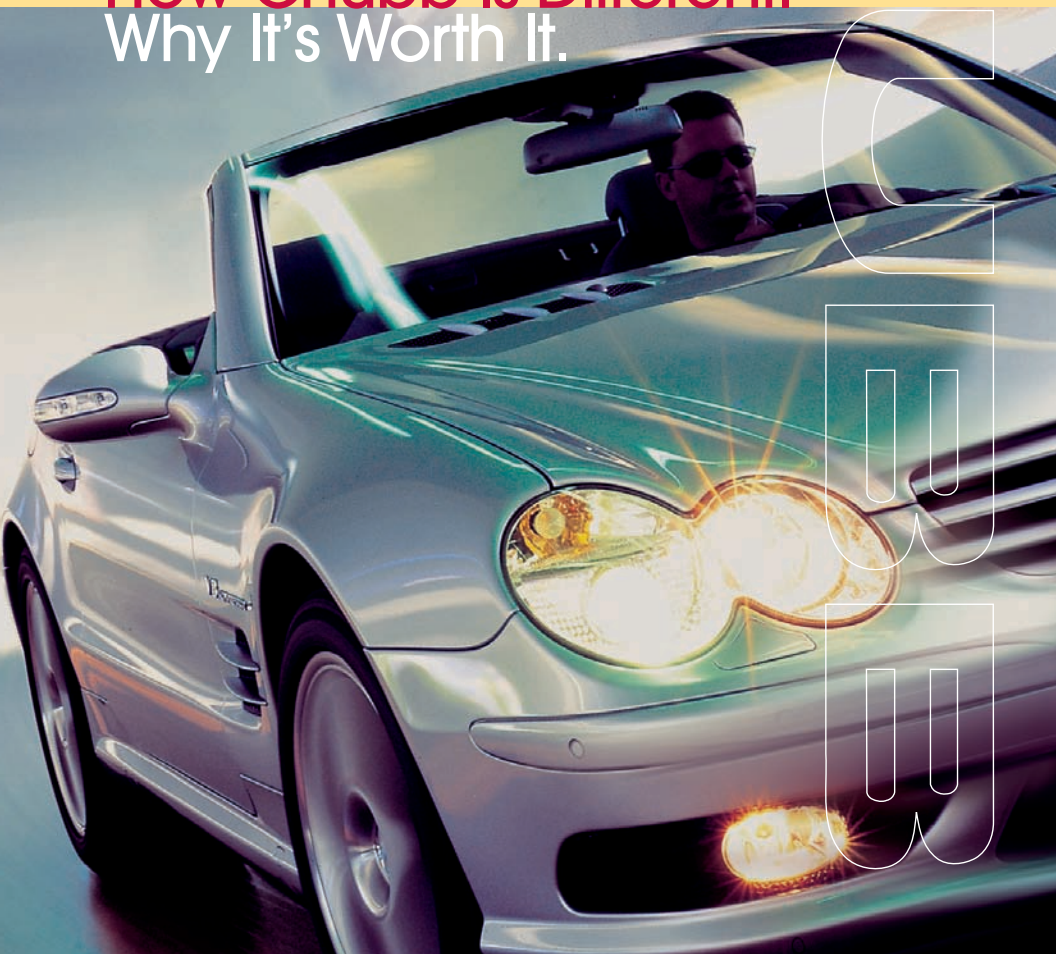




Chubb Masterpiece®
AUTO PREFERENCE®

How Chubb Is Different.
Why It's Worth It.



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Mr. and Mrs. Green

The Car: Jaguar XJR

The Incident: A weekend visit to old friends in a distant city is disrupted at 5:30 a.m. Sunday morning. A bakery truck, slipping on frozen black ice, crashes into Mr. and Mrs. Green's car, which is parked in the street. The truck severely damages the car's passenger side doors and rear axle. The car is rendered inoperable.

The Incidentals: Both Mr. and Mrs. Green need to return home for important business meetings the next day.

The Insurance: Chubb *Masterpiece* Auto Preference with Agreed Value coverage.



**The Chubb
Response:**

Thanks to Chubb's *Masterpiece* Auto Preference Services, Mr. and Mrs. Green are able to repair the car locally — and without worry — at a certified Jaguar auto body shop suggested by their Chubb agent. To get the Greens to their business meetings, Chubb flies them home later that day and also pays for any cabs and meals, up to a maximum of \$3,000 under the "loss of use" feature of their policy. Two weeks later, when the car repair is complete, Chubb pays to have the car returned to Mr. and Mrs. Green's home via a flat-bed delivery service.



Mr. Black

The Car: Mercedes S500

The Incident: Returning from a business trip in Europe, Mr. Black discovers that his car has been stolen from the airport parking lot.

The Incidentals: Weary and frustrated, Mr. Black needs to return home immediately in order to be on time for his daughter's dance recital later that evening. Mr. Black hires a car on the spot to take him home. From the car, he calls his wife to explain why he may be running late.

The Insurance: Chubb *Masterpiece* Auto Preference with Agreed Value coverage.



**The Chubb
Response:**

Soon after speaking with Mrs. Black, the Chubb agent calls Mr. Black on his cell phone to tell him to retain the receipt for the hired car, as it will be covered by his Chubb policy. Additionally, the Chubb agent arranges for a rental car to be delivered to Mr. Black's home the next morning, within 12 hours of notification of the claim. Furthermore, the agent confirms the value of Mr. Black's car at an agreed value of \$86,175, the exact amount listed on the policy when it was obtained seven months prior. Since the car has not been recovered within 30 days, Chubb issues Mr. Black a check for \$86,175. As with all Agreed Value covered total loss claims, the deductible is waived. No "adjustments for depreciation" are made to the value of the car.



When Life Gives You The Worst,

**That's When We
Give You Our Best.**

The Special Features of *Masterpiece* Auto Preference That Set Chubb Apart From the Competition:

\$3,000 for “loss of use” coverage while your car is being repaired after a covered loss. Typical auto policies offer car rental coverage at rate of \$20 per day for 30 days, for a total of \$600 and cover car reimbursement only. But Chubb offers you much more. In fact, we offer one of the industry’s highest amounts of coverage at \$3,000, with no per-day limit. So after an accident, you can easily rent a car that is the same size as the one you own. And unlike standard insurance, which covers only rental reimbursement, Chubb’s coverage helps you to address your immediate concerns after a covered accident. If, for example, you experience a covered loss 50 miles or more from your home, we will not only pay to have your car fixed, we will also pay for your accommodations at a hotel or air transportation home, if necessary.

Repair your car with original equipment manufacturer (OEM) parts. Luxury cars deserve proper repairs at the time of a covered loss. Installing “after-market” parts can compromise the integrity and safety of your vehicle. When turning in a leased car, generic parts can also cause you to incur substantial penalties. While many insurers won’t pay the extra cost of OEM parts, Chubb will. Because Chubb knows that when you need your car repaired, you will want your car fixed properly *the first time*.

Repair your car at the auto body shop of your choice. Many standard insurance companies strongly suggest that you fix your car at one of their “network” shops. Chubb not only provides you with the freedom to choose a body shop. If you need a referral to a trusted and certified shop, Chubb can offer one through our *Masterpiece* Auto Preference Services (MAPS).

Replace your locks when keys are stolen or lost. Just notify us within 72 hours. And don’t worry; we won’t charge a deductible. (\$1,500 limit.)

Replace your air bags free-of-charge. This is an extremely practical coverage when air bags deploy accidentally or when your air bag is stolen from your car. (No deductible applies).

Worldwide coverage for auto liability when you purchase a limit of liability of \$1 million or more.

Full value for replacement parts, with no deduction for wear and tear or depreciation.

Rental vehicle coverage anywhere in the world. This includes both bodily injury and physical damage coverage.



New Optional Coverages That Ensure Fewer Hassles at The Time of a Covered Loss:

Agreed Value. This original Chubb innovation is a great way to protect yourself from the typical “adjustments for depreciation” used by other companies. Standard insurers might lower the value of a car at the time of a covered total loss and, consequently, increase your out-of-pocket expenses when the time comes to replace the car. With Chubb’s Agreed Value option, your settlement value is determined before a covered total loss, so there’s no haggling and no re-calculations after an accident. Your deductible is also waived.

Full Window Glass Coverage. When any window on your car cracks or breaks, Chubb will repair or replace it, with no deductible.

Lease Gap Coverage. When you have to terminate a lease due to a covered total loss, you could face many unexpected out-of-pocket expenses such as early termination fees or loss of your security deposit. If your covered vehicle is stolen or totally destroyed by a covered loss, our lease gap coverage pays for the difference between the car’s market value and the net payoff to the leasing company. This includes any forfeited security deposit or any early termination charge specified in your lease.

Road Service Coverage. Available 24 hours a day, 365 days a year. This includes the cost for towing and labor when your vehicle breaks down. (\$75 limit per incident).

Corporate Car Personal Extension. Now you can extend your coverage to your company car when you drive it for personal use. Please contact your agent or broker for specific details.

High Coverage Limits for Liability and Uninsured/Underinsured Motorist (UM/UIM) Coverage. Limits up to \$10 million are available for liability coverage and up to \$1 million for UM/UIM coverage.



A Claims Approach That Delivers “Peace of Mind”

Our reputation for settling claims is as important as the coverage we provide — it is the time when we deliver on our promises. To make the ordeal as easy as possible for everyone involved we strive:

- ❖ To contact you within 24 hours of notification of the loss.
- ❖ To issue payment within 48 hours of settling your covered loss.
- ❖ To treat customers fairly, with empathy and courtesy.

As evidence of our world-class reputation for settling claims, we offer the following results from our survey of thousands of clients as well as a list of honors and awards from our industry:

- ❖ 96.3% of surveyed personal insurance customers indicated in 2005 that they were “highly satisfied” with their overall claims experience.
- ❖ *Fortune* magazine recently named Chubb one of “America’s Most Admired Companies” — 2005 and 2006.
- ❖ Claims Team of the Year in 2002 — *Insurance Day* (UK).

Recently, a customer passed on these kind words of thanks:

“Your company and your people... all need to be commended... all have been very knowledgeable, professional, responsive, compassionate, informative and just plain nice to deal with. Please give them my thanks for a job that exceeded my expectations.... Great job.”

Chubb *Masterpiece* Auto Preference Vs. Standard

AT THE TIME OF AN ACCIDENT, HOW WILL YOUR AUTO INSURANCE RESPOND?	CHUBB <i>MASTERPIECE</i> AUTO PREFERENCE	STANDARD INSURANCE
Will it pay a previously agreed value for your car with no deduction for depreciation if the vehicle is totaled in a covered loss?	Yes	No
If you suffer a covered partial loss, will it replace affected damaged tires, batteries and engine parts without any charges for depreciation?	Yes	No
Will it pay up to \$3,000 for your rental car, transportation, meals or lodging, if needed?	Yes	No
Will it allow you to repair your car at a body shop of your choice?	Yes	No
Will it repair your car with original equipment manufacturer (OEM) parts at no extra charge?	Yes	No
If you damage a rental car, will it pay for the rental car company's "loss of use" of that car?	Yes	Not Often
Will it cover the damage to your rental car anywhere in the world? Will it pay for the deductible?	Yes	No



WHY?

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.

Most people are unaware that the *more* standard auto insurers can apply depreciation to these types of parts, the *less* they have to pay out to you. Chubb believes the time of an accident is no time to "nickel and dime" customers.

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 one of the industry's highest amounts — \$3,000 to use as the situation demands — and all with no daily limit.

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 a trusted and certified shop, Chubb can offer one through our *Masterpiece* Auto Preference Services (MAPS).

"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.

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).

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 refers to the insurers of the Chubb Group of Insurance Companies. This literature is descriptive only. The coverage 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. Actual coverage is subject to the language of the policies as issued.

You Want The Best? Go With Chubb.



Chubb Group of Insurance Companies

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