



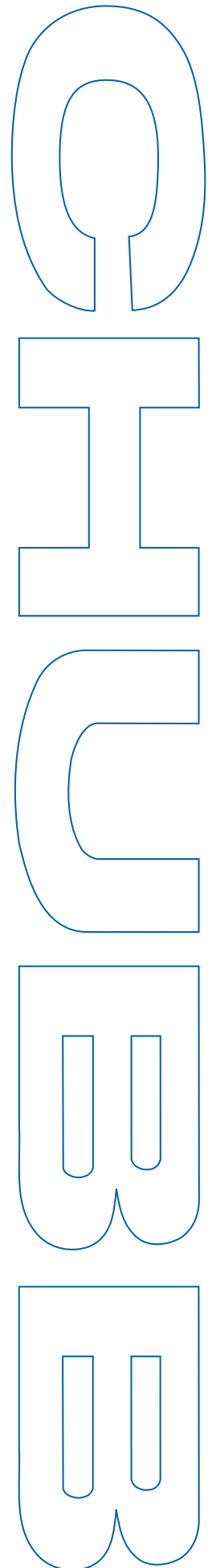
When Life Gives You the Worst,  
That's When We Give You Our Best

*Chubb Personal Auto*  
for New Jersey

### Chubb Personal Auto for New Jersey Vs. Standard Auto Insurance

Coverages and Features	Chubb Personal Auto	Standard Auto Insurance
<b>Agreed Value Option</b>	<ul style="list-style-type: none"><li>• Value of your car is determined when your insurance is purchased</li><li>• No depreciation</li><li>• No deductible</li></ul>	<ul style="list-style-type: none"><li>• Not Available</li></ul>
<b>Use of Original Equipment Manufacturer Parts (OEM)</b>	<ul style="list-style-type: none"><li>• OEM parts used at no extra charge</li></ul>	<ul style="list-style-type: none"><li>• "After market" parts used</li><li>• OEM parts for an additional cost</li></ul>
<b>Choice of Repair Facility</b>	<ul style="list-style-type: none"><li>• Chubb lets you choose any facility</li><li>• If you need a referral, Chubb can offer one through our Preferred Repair Program</li></ul>	<ul style="list-style-type: none"><li>• Use of "network" shops is typically required</li><li>• Out of network may result in additional costs</li></ul>
<b>No depreciation for parts</b>	<ul style="list-style-type: none"><li>• Chubb will not depreciate parts such as tires, batteries and engine parts for "wear and tear"</li></ul>	<ul style="list-style-type: none"><li>• Parts may be depreciated based on age, mileage and condition of the car</li></ul>
<b>Rental car coverage when your vehicle is damaged</b>	<ul style="list-style-type: none"><li>• Chubb offers up to \$5,000 for the loss of use of your car, with no daily limit</li></ul>	<ul style="list-style-type: none"><li>• Low per day limit</li></ul>
<b>Rental vehicle coverage</b>	<ul style="list-style-type: none"><li>• Worldwide coverage</li><li>• Chubb will respond to "loss of use" claim by the rental company</li><li>• No collision waiver is necessary and no deductible applies</li></ul>	<ul style="list-style-type: none"><li>• Coverage is typically limited to US and Canada</li><li>• No coverage for loss of use claims</li></ul>
<b>Worldwide Liability</b>	<ul style="list-style-type: none"><li>• Available if policy limits are \$1million or more</li></ul>	<ul style="list-style-type: none"><li>• Not available</li></ul>
<b>Loss Payments within 48 hours</b>	<ul style="list-style-type: none"><li>• Most loss payments are issued within 48 hours of settlement of the claim</li><li>• Chubb claims representatives aim to contact you within 24 hours</li></ul>	<ul style="list-style-type: none"><li>• Not available</li></ul>

Financial Strength and Exceptional Claim Service





**CHUBB  
PERSONAL  
INSURANCE**

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Form 01-01-0294- **NJ** (Ed. 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. The above comparison was prepared solely by Chubb and highlights selected coverages of the policies referenced as of March 15, 2011 and is subject to change without notice. Actual coverage is subject to the language of the policies as issued.