

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 coverages and services described in the literature are not available in all jurisdictions. *Masterpiece*® "Auto Preference" is not available in all jurisdictions. The above comparison was prepared solely by Chubb and highlights selected coverages of the policies referenced as of June 1, 2011 and is subject to change without notice. Actual coverage is subject to the language of the policies as issued.

¹ Chubb claims survey results, 2010;

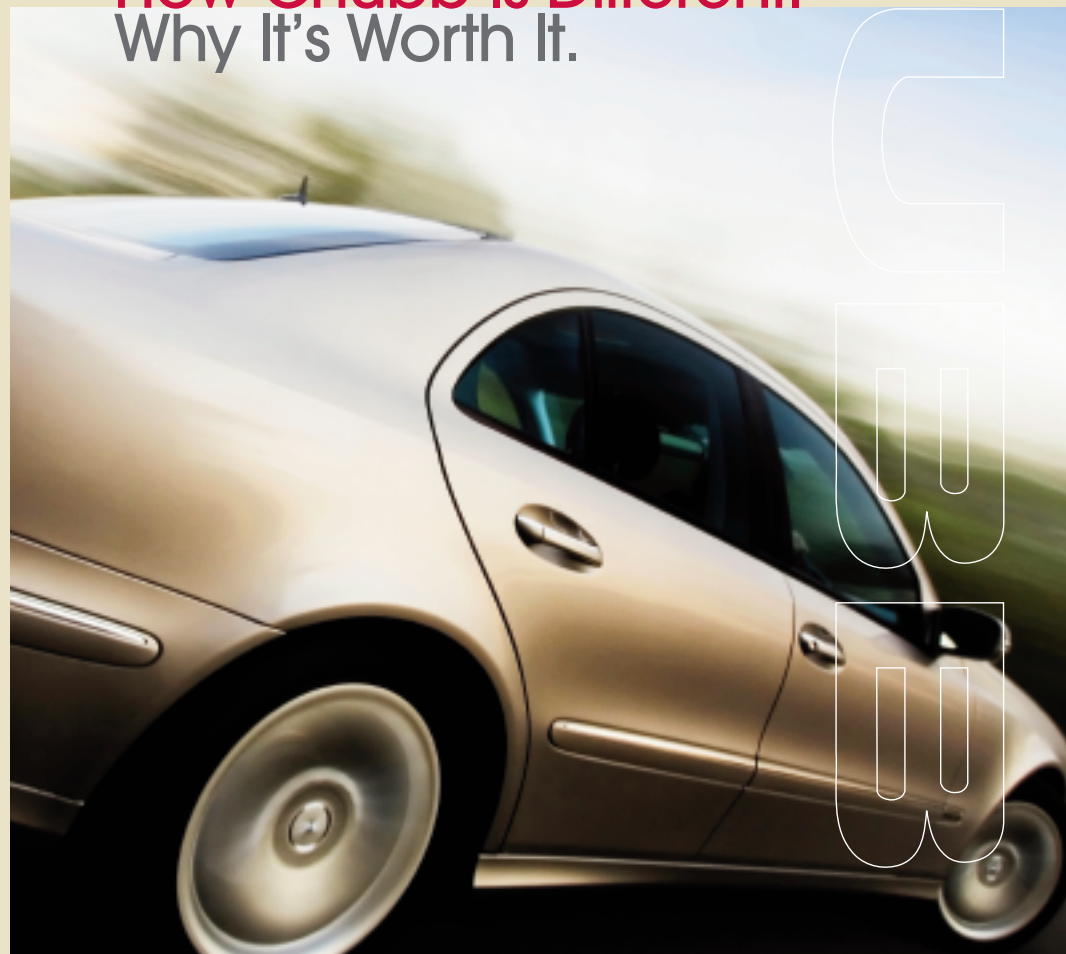
² *Fortune* Magazine report, 2003-2008;

³ *Forbes* Magazine report, 2010



Chubb Masterpiece®
AUTO PREFERENCE®

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



**CHUBB
PERSONAL
INSURANCE**

Chubb, Box 1615, Warren, New Jersey 07061-1615

www.chubb.com/personal

Form 01-01-0301 (Ed. 7-11)



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:

\$15,000 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. But Chubb offers you much more. In fact, we offer the industry's highest amount of coverage at \$15,000, 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.

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 and we'll take care of it. We'll even help with remote unlocking devices and the necessary labor costs to retrieve keys or remote unlocking devices that are accidentally locked in the car. And don't worry, we won't charge a deductible.

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. We'll even respond to a "loss of use" claim by the rental company. No collision waiver is necessary and no deductible applies.

Child Safety Restraint System Replacement Coverage. If your infant carrier or child booster seats are damaged as a result of a covered loss, we'll pay to replace them.

Pet Injury Coverage. We will cover the reasonable costs you may incur to treat or replace your domestic pet that was injured during a covered loss to your vehicle, up to \$2,000 for any one occurrence, regardless of the number of pets involved.



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. If the total loss occurs on your new car in the first year, you have even more options.

Full Window Glass Coverage. When any window on your car cracks or breaks, Chubb will 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. We’ll even cover any charges imposed by the lease company after surrender of your vehicle, if the charges are due to physical damage caused by a covered loss. Charges must be submitted within 30 days after contract termination.

Road Service Coverage. Available 24 hours a day, 365 days a year. This includes the reasonable costs for towing, up to 200 miles, and labor when your vehicle is disabled for any reason.

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% of surveyed personal insurance customers indicated they were “highly satisfied” with their overall claims experience.¹
- ❖ *Fortune* magazine recently named Chubb one of “Americas Most Admired Companies”²
- ❖ Named one of “America’s 100 Most Trustworthy Companies” by *Forbes*.³

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. The Industry Standard

AT THE TIME OF AN ACCIDENT, HOW WILL YOUR AUTO INSURANCE RESPOND?	CHUBB MASTERPIECE AUTO PREFERENCE	STANDARD AUTO POLICY	WHY?
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	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. We'll waive your deductible and, in most cases, you will receive a payment within 48 hours of settling your loss. What's more, if the total loss occurs on your new car in the first year, you have even more options.
If you suffer a covered partial loss, will it replace affected damaged tires, batteries and engine parts without any charges for depreciation?	Yes	No	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 pay up to \$15,000 for your rental car, transportation, meals or lodging, if needed?	Yes	No	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 — \$15,000 to use as the situation demands — and all with no daily limit.
Will it allow you to repair your car at a body shop of your choice?	Yes	No	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 <i>Masterpiece</i> Auto Preference Services (MAPS).
Will it repair your car with original equipment manufacturer (OEM) parts at no extra charge?	Yes	No	"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 pay for the rental car company's "loss of use" of that car?	Yes	Not Often	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 cover the damage to your rental car anywhere in the world? Will it pay for the deductible?	Yes	No	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.