

# CHUBB®



You're what drives us.

Masterpiece®  
Auto Preference



# Cars are becoming more complex.

Your safety drives us to provide an exceptional standard of service, repairs and convenience.

It doesn't matter whether you drive a Toyota or a Bentley, a sports car or an SUV. Vehicles today are complex machines. Their lightweight construction and specialized technology add fuel efficiency to the car and help protect you and your family. But they also make repairs challenging. After an accident, cars must be repaired precisely, to manufacturer's specifications, to be safe on the road again.

## Cars are more sophisticated than ever.

---

### ECO

To improve fuel efficiency and meet the 2025 government-imposed standard of 36 miles per gallon, car manufacturers are making new cars with lighter materials like aluminum, high-strength steel, composites and carbon fiber.



New cars with specialized engines, such as turbo engines or hybrid/electric drivetrains, are more complex and expensive to repair correctly.



Safety enhancements like more airbags, and collision avoidance and parking sensors are becoming common, which keeps you safer but makes collision repairs complicated and costly.

## Fixing cars is more expensive than ever.

---

Lighter materials make collision damage more severe. Complex construction and complicated technology make repairs more challenging and costly.

## But Chubb's commitment to you will never change.

---

At Chubb, you're more than a claim. You're our client. That's why we believe in providing the highest quality repair for the highest level of safety - and never on doing repairs as cheaply as possible. You'll notice the Chubb difference across your experience - because when it comes to our clients, we're always looking for ways to say yes, and ways to do even more.

# We won't compromise when it comes to our clients.

Our elite team of Auto Technical Specialists makes sure vehicles are repaired according to manufacturer's specifications, or we'll cover you for a total loss.

Chubb has been insuring cars since they were first invented - everything from everyday cars to high-end, luxury vehicles. We respond quickly and professionally to our clients, regardless of whether they're in a small accident or a large catastrophic event. We insist on the highest repair standards to keep our clients safe. That's why our Auto Technical Specialists are certified collision repair professionals, and act as safety advocates for you, making sure your vehicle is repaired correctly, every time.

## Our expertise sets us apart.

---

**100,000**

Over the past five years, we've settled more high-end, complex auto collision claims than all of our key competitors combined.

**50% vs 6%**

Half of Chubb clients own European brand cars, which are known for being complex vehicles, compared to just 6% of customers with other carriers, making Chubb uniquely qualified to address repairs for our clients.



We focus on the safety and satisfaction of our clients and their families - never on repairing cars as cheaply as possible.

## You'll benefit from the highest repair standards.

---

**Where to go:** You can choose a dealership, local body shop or Chubb-approved Masterpiece Auto Preference Services (MAPS) shop for repairs. MAPS shops are pre-certified, based on their skill and experience.

**What parts to use:** We insist on Original Equipment Manufacturer (OEM) parts, which are designed to work with the vehicle's safety systems. Aftermarket, junkyard or remanufactured collision-damaged parts may not perform well in a subsequent crash.

**When to total:** If your vehicle cannot be safely repaired according to the manufacturer's specifications, we'll cover you for a total loss.

# A car's features can help keep you safe. And Chubb's high standards will help ensure you stay protected.

Safety and convenience features like these may improve your driving experience and reduce the potential for crashes, but they also make repairs more challenging and costly. At Chubb, we're committed to repairing and replacing them according to the highest standards, ensuring you stay protected on the road.

## Case Study

### 2014 Mercedes S550, hit in the rear while at a stop light

- Agreed Value: \$108,000
- Mileage: 4,901
- The other driver had \$25,000 coverage for property damage

The other driver's insurance estimated repairs would cost \$9,000. Chubb's MAPS shop's initial estimate was \$33,000, but our Auto Technical Specialist noted that the collision energy transfer had also caused roof damage.

Since there was no manufacturer approved technique for that, we totaled the car and paid the client \$108,000.

### More Airbags

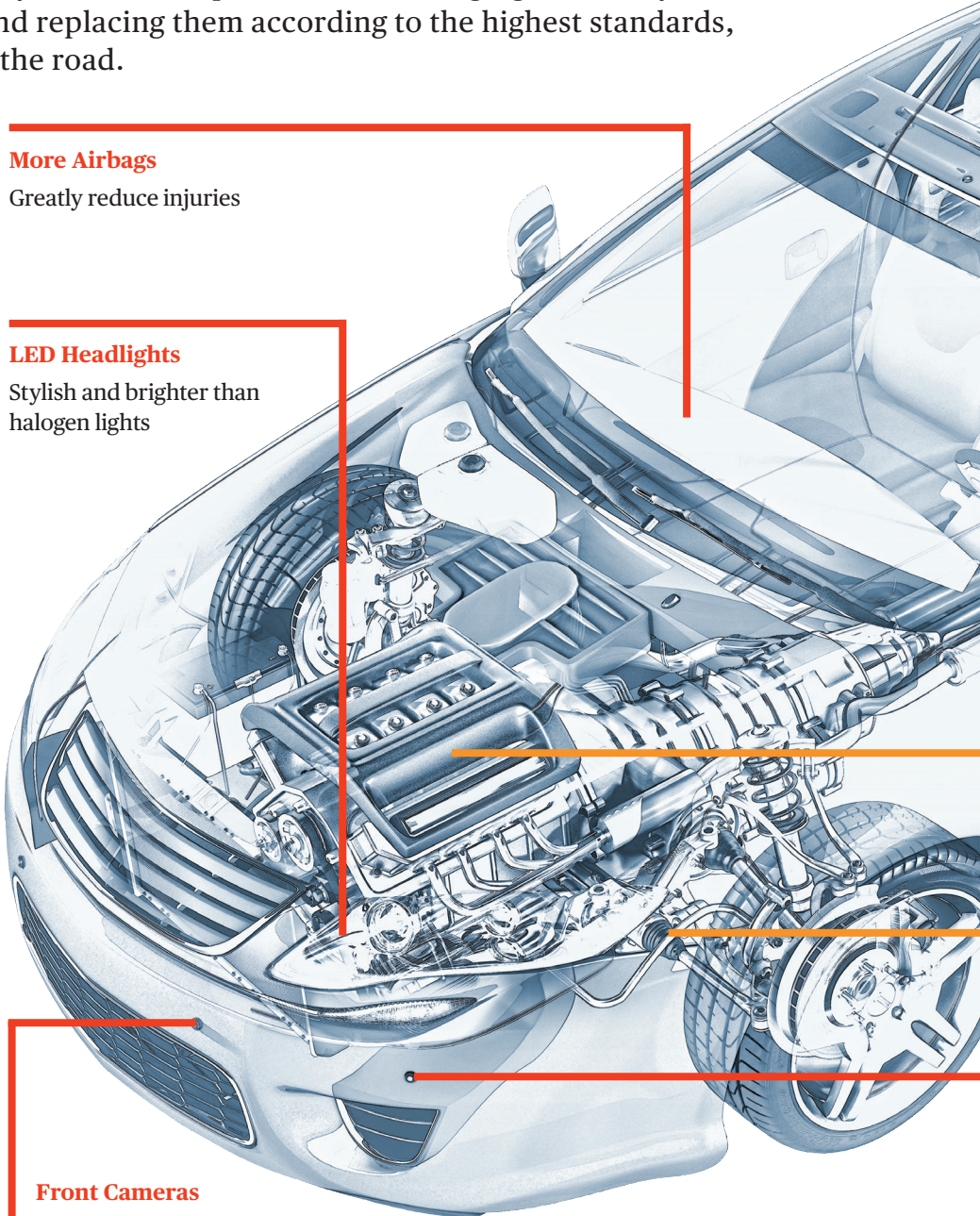
Greatly reduce injuries

### LED Headlights

Stylish and brighter than halogen lights

### Front Cameras

Reduce parking-related accidents







### Rear Cameras

Reduce parking-related accidents

### Lightweight Materials

Aluminum, composites, carbon fiber and high strength steel are used to reduce weight

### Case Study

**2016 GMC Yukon, hit on the left front fender and door, while sitting at an intersection. Airbags deployed and there was damage to the wheels on the left side.**

- Agreed Value: \$72,260
- Actual Cash Value of the vehicle: \$61,398
- Mileage: 2,657

Initial damage estimate equaled \$21,763 (35% of the actual cash value of the vehicle). However, because the inner structure (cowl panel and hinge pillar) may have been damaged as well, which could lead to safety issues, and the salvage value was high (\$26,608), we totaled the vehicle.

We paid \$75,759 to the lien holder, according to our client's GAP coverage. The client didn't have to pay anything to the lien holder before purchasing a new vehicle.

### Turbo Engine

Small, powerful, and fuel efficient

### Hybrid Drivetrains

Fuel efficient

### Adaptive Cruise Control and Automatic Emergency Braking Sensors

Reduce accident potential

The features you love might not be the easiest to repair. That's why we never make you settle for less. We'll repair your car the right way, down to the smallest detail, every time.

# Let us raise your expectations.

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend.

## 1 Know the value, get the value

With optional Agreed Value coverage, you agree to the value of your car when the policy is written. If it's stolen or totaled, we write a check for the agreed amount, regardless of the car's age or mileage.

## 2 The freedom to choose

When you need your vehicle repaired, you can choose a dealership, local auto body shop or one of our Chubb-approved Masterpiece Auto Preference Services (MAPS) shops.

## 3 Only the best will do

While some insurers won't pay for OEM parts, we insist on them. That's because OEM parts are crash-tested and designed to work with the car's specific advanced safety systems.

## 4 Expertise in the field

Our Auto Technical Specialists can manage complex claims, access specialized guidance on complicated repairs and get hard-to-obtain parts. They are your safety advocate.

## 5 No per day limit

With rental car reimbursement coverage, you can rent a car up to \$15,000 total, with no per-day limit and emergency coverage for losses 50 miles or more from home.

## 6 Liability limits to fit the need

You can feel confident in your protection, with high coverage limits available up to \$10 million for auto liability and up to \$10 million for uninsured/underinsured motorist coverage.

## 7 Travel with confidence

You are covered for damage to a rental car most anywhere in the world.

## 8 Worldwide coverage












Dedicated auto claim professionals, available 24/7/365.  
3 major call centers in the U.S.  
Multinational Claim units in 54 countries to help you most anywhere in the world.

## 9 Premium discounts

By combining car and home insurance, you may be eligible for considerable savings on your premium.

# Get the green light with Chubb.

The chart shows how Chubb's Masterpiece coverage compares to other insurance companies in the auto business. We provide the highest level of protection for you and your family.

	Chubb	Typical Insurers	Other Premium Insurers
 <b>Agreed Value coverage for total loss, with no deductible or depreciation, regardless of vehicle age or mileage</b>	●	●	●
 <b>Choice of repair shop or one of our elite facilities</b>	●	● Yes, but you may pay out-of-pocket expenses	●
 <b>Use of Original Equipment Manufacturer (OEM) parts only*</b>	●	● Yes, but you may pay out-of-pocket expenses with some carriers and limitations may apply	●
 <b>Auto Technical Specialists**</b>	●	●	●
 <b>Rental coverage: up to \$15,000 with loss of use and no per-day limit</b>	●	●	● Yes, but not all carriers have as high a limit
 <b>Liability and uninsured/underinsured motorist limits of up to \$10 million</b>	●	●	● Yes, but limits vary
 <b>Worldwide vehicle rental coverage</b>	●	●	●
 <b>Multinational Claim units in 54 countries for easy claim settlement and currency transfer</b>	●	●	●
 <b>Lock/key replacement, with no deductible or out-of-pocket expense</b>	●	●	●
 <b>Child safety seat replacement, for covered damage or loss</b>	●	●	●
 <b>Pet injury, up to \$2,000</b>	●	●	● Yes, but limits vary

- Provides the protection
- Provides the protection but has exceptions
- Provides none of the protection

\*With the exception of window glass.

\*\*Certified collision repair professionals and client safety advocates

# For more information

Please contact your agent or broker  
or visit [www.chubb.com/autoprotected](http://www.chubb.com/autoprotected)

## About Us

---

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years' of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

# Chubb. Insured.<sup>SM</sup>

© 2017 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. Form Code 01-01-0311 (Rev. 7/17)