



CHUBB *MASTERPIECE*[®] ENHANCED PROTECTION FOR THE 21ST CENTURY



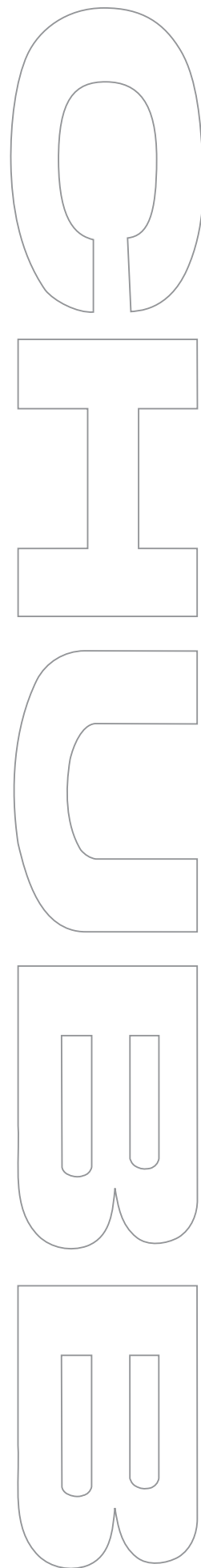
We live in a fast-paced, information- and technology-driven world. The Internet has created new twists on old crimes like identity theft and theft of credit card information while adding the threat of computer viruses entering your home PC. In addition, our on-line interactions with chat rooms, news groups, message boards, and electronic mail add a new dimension to potential lawsuit exposure. *Masterpiece* is poised to respond to today's increased hazards in several ways:

IDENTITY FRAUD COVERAGE

- ***Up to \$25,000 for identity fraud expenses, subject to a \$500 deductible***
- ***Up to \$10,000 for lost wages (\$250/day limit) related to identity fraud mitigation***

While Chubb cannot compensate you for the frustration and unease that accompanies identity fraud, we can help defray many of the associated expenses. Identity fraud occurs when someone steals your means of identification such as your Social Security number or driver's license and uses it illegally for personal gain. With the wealth of personal data in cyberspace, identity fraud using the Internet is increasingly common. These criminals can use your good name to open new credit card accounts, apply for bank loans and enter into leasing agreements for apartments, condos or automobiles. An ID thief may create problems of which you are not even immediately aware.

(continued)



Chubb's policy covers expenses such as reasonable attorney fees for:

- your defense against suits by businesses or their collection agencies
- removal of criminal or civil judgments wrongly entered against you
- any challenge to information in your consumer credit report

Chubb also covers your expenses for certified mail, loan application fees for reapplication of loans rejected based upon incorrect credit report information, telephone expenses and your lost earnings for time off from work to meet with various authorities, credit agencies and legal counsel incurred as a result of ID Fraud.

ELECTRONIC DATA RESTORATION COVERAGE DUE TO COMPUTER VIRUS

- ***Up to \$5,000 for replacing or recreating personal data lost due to a covered loss or computer virus if the data is actually replaced or recreated at your expense***

Unsuspecting, you open an e-mail attachment from a friend. A malicious virus destroys 30% of your personal files. Chubb provides up to \$5,000 to recreate personal data stored on computer software you own or possess if data is lost or corrupted due to a covered loss or a computer virus.

CREDIT CARD COVERAGE

- ***Up to \$10,000 coverage for a covered person's legal obligation for loss or theft of a credit or bank card issued to an insured***

Chubb provides coverage for your legal obligation if your credit card or bank card information is stolen, even over the Internet.

ON-LINE LIABILITY COVERAGE

Chubb's personal liability coverage responds, among other circumstances, in cases where you unintentionally cause or are alleged to have caused shock, mental anguish, mental injury, malicious prosecution or humiliation, libel, slander, defamation of character, or invasion of privacy. Our policy responds even if the actual or alleged Personal Injury occurred as the result of your electronic mail or electronic mail attachment files, an Internet or intranet message board posting, a chat room or news group conversation, and any noncommercial website content.



Chubb Group of Insurance Companies

P.O. Box 1615

Warren, New Jersey 07061-1615

www.chubb.com/personal

Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Great Northern Insurance Company, Chubb National Insurance Company, Northwestern Pacific Indemnity Company, Pacific Indemnity Company, Vigilant Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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