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*Masterpiece®  
Home & Contents*





Helping Protect what  
your



# makes house a home.

Homes come in all styles, sizes and ages: colonials, ranches, century-old landmarks and newly built structures. No matter where you call home, it's a major investment, both financially and emotionally. If anything disastrous should happen to your home, you'd want an insurance policy broad enough to help repair, replace or rebuild it as it was before. The truth is that not all policies will do this. Insurance companies differ in the coverage they offer, the way they value your home and possessions, and the speed and thoroughness with which they settle claims.

*Your home is seriously damaged in a fire and the contractor's estimates to rebuild are more than you bargained for. With extended replacement cost coverage, Chubb will pay to rebuild your home, even if the cost is more than the amount on your policy. And if they tell you that your electrical system needs to be completely replaced to bring it up to code, your policy will cover that too.*

# The Masterpiece

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At Chubb, when it comes to helping to protect your home, we go beyond your expectations. Our *Masterpiece* homeowners policy provides coverage that suits your lifestyle and gives you choices in coverage, broader protection than standard policies, and service that consistently gets high marks.

## **There's No Place like *Your Home***

Chubb understands what makes your house a home. With extended replacement cost coverage, after a covered loss Chubb will pay to have your home repaired or rebuilt to its original beauty – even if the cost exceeds your policy limit. We will even pay for necessary upgrades required due to modern building codes. If you decide not to rebuild or to rebuild at

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another location, Chubb offers a cash settlement, up to your policy limit. The choice is yours.

## **Recognizing the Value of Your Valuables**

Your home is much more than just its walls and the roof. If the things inside your home are damaged, some companies require you to replace each item before repaying you in full, and they may factor in depreciation on items you choose not to replace. With replacement cost coverage, Chubb insures most belongings for the amount it costs to replace them today without deduction for depreciation, up to the limit you chose on your policy. What's more, Chubb does not require you to replace items that are lost, stolen or damaged; you can choose cash settlement instead.

# Coverage that with

If you are like most people, you may not have enough personal liability protection to keep pace with your asset growth or current litigation trends, leaving you exposed if you are sued. Standard homeowners policies often limit liability coverage to \$100,000. With Chubb, you can choose the liability limit you really need, up to \$50 million.

In many parts of the world, kidnap for ransom has become an everyday occurrence. As Americans and their families travel more frequently, the threat of kidnapping becomes a very real consideration. Typical homeowners policies provide no coverage at all for kidnapping. The horror of kidnapping can't be reduced, but Chubb can help defray the expenses you may incur to return a loved one safely, up to \$100,000.

## **Additional Living Expenses**

Repairing or rebuilding your home may take considerable time, especially after a major loss such as a fire. If your home cannot be lived in due to a covered loss and you need a temporary residence while your house is rebuilt, Chubb helps cover the reasonable increase in your normal living expenses. This allows you to maintain your fine standard of living while you must be away from home. Typical policies would limit coverage to a percentage of your home's insured value.



keeps up  
the times.

*When "Hurricane You-Know-Who" comes roaring through town, leaving your home office in shambles, you think you are out of luck. Not so. In most states, Chubb provides up to \$25,000 for losses to business property at home, like computers, scanners and office supplies.*

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*Fido always seemed to be a friendly dog. No one knows why he decided to bite your neighbor. Now you're being sued. Rest assured that your legal expenses will be covered to defend you, and be glad that you chose a higher liability limit with Chubb.*

*It was bad enough that someone stole your purse. Now you find out that they've stolen your identity too. You're a victim of identity fraud, one of the fastest growing crimes in the U.S. Chubb covers costs you incur to recover your identity, up to \$25,000, so the inconvenience doesn't become a catastrophe.*

# Expecting the unexpected

In life, anything can happen. Chubb's extra coverages help protect you in unexpected situations, ranging from tree removal after a storm to restoration of electronic data destroyed by a computer virus — even lock replacement if your keys are lost or stolen.



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### **Policy Discounts**

There are many things that you can do to protect your home better and reduce the cost of your home insurance at the same time. You may receive a discount on your policy if you have added safety or security devices such as a centrally monitored burglar or fire alarm system, or if you have installed a home temperature monitoring system or a seismic shut-off valve on your gas main. Likewise, you may earn credits if you live in a gated community or a newer home.



# The choice

*Your beloved engagement ring ...  
one moment it's there, the next  
it's gone. Nothing can quite  
replace the sentimental value,  
but with Masterpiece Deluxe  
Contents coverage, you are  
covered for the mysterious  
disappearance of your ring.  
Fortunately, Chubb also offers  
higher-than-average coverage  
for certain types of valuable  
items, including \$5,000 on  
jewelry and \$10,000 on silver.*

## Home Appraisals

As a preeminent insurer of fine homes and possessions, Chubb offers complimentary home appraisals for many homes that we insure. During the appraisal, a professional appraiser will visit your home to carefully note architectural details and interior and exterior features that help you estimate the home's replacement cost and determine the amount of coverage you really need. Our appraisers also assist with security and fire prevention advice and offer suggestions to protect valuables from damage and theft.

is yours

A *Masterpiece* policy can be tailored to meet your insurance needs. Whether you select *Deluxe Contents Coverage*, which covers all situations except exclusions listed in the policy, or *Standard Contents Coverage*, which applies specifically to listed situations, your home will be protected beyond what most other insurers offer. You can choose full replacement cost coverage for your belongings, from sporting equipment to antique furniture. In fact, Chubb can insure your home, possessions, liability and automobiles either separately or, in most states, as part of a single policy. We offer flexibility in the type and amount of coverage, as well as many options for deductibles, credits and billing. In some states, Chubb also offers a special policy to cover your city home or your vacation home.

## About Chubb

For 120 years, innovation, quality protection and unparalleled service have been the hallmarks of Chubb. Known for swift and equitable claims handling, Chubb is a leading provider of insurance for fine homes, autos and possessions. Chubb also receives consistently high ratings for financial stability from A.M. Best and for claim-paying ability from Moody's and Standard & Poor's, attesting to our solid financial strength. For more information about Chubb, please contact your independent agent or broker.

Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Pacific Indemnity Company, Great Northern Insurance Company, Chubb Indemnity Insurance Company, Northwestern Pacific Indemnity Company, Chubb Insurance Company of New Jersey, and Chubb National Insurance Company. 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. Chubb offers extended replacement cost coverage in most states. Coverage for extended replacement cost, additional living expense and rebuilding to code are capped in AL, CA, FL, LA, MS, SC, UT, WA and WY. Kidnap expense and identity fraud coverage is not available in all states. Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation for any hazard or condition does not mean that it is covered under any policy. No warranties or representatives of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable to any party for the use of any information or statements made or contained in any evaluation, report or recommendation.

Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.



### Chubb Group of Insurance Companies

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