



It's Not Just
Walls, Floors
and Doors,
It's Your Home.

**Masterpiece®
Condominium and
Cooperative Insurance**



Personal
Insurance





There's no place like home.

Whether yours is a condo or co-op, it's a major investment. Condo insurance helps protect that investment. But there's more to it than that.

Your home has a value beyond dollars and cents. It's where life happens and memories are made. It's emotional. If a loss occurs, you'll want more than a check from your insurer. You'll want your life back. You'll want the damage to just go away—and if that can't happen, you'll want to repair or replace everything without any hassles.

What do you have to insure exactly?

If something happens outside your walls—a storm rips off the siding, a tree crashes through a window, or a wildfire sets the roof on fire—usually your building association master policy covers exterior damage and repairs, not you. From your walls in, it's your worry—like a fire, smoke or water damage, a burst pipe, or a burglary—it's your loss.

That's where *Masterpiece* condo and co-op coverage comes in.

We cover your ceilings; floors; electrical, plumbing and HVAC systems; fixtures; built-in appliances; furniture and personal belongings—everything inside the outside wall, where your association policy usually doesn't go.

Consider everything you've done to make your place yours.

We give you coverage for additions and alterations (home improvements) like custom counters and cabinetry, imported tile flooring, bathroom upgrades and home theater systems for the amount it costs to replace them today—up to your policy limit. In certain states, you can choose to purchase Extended Replacement Cost coverage, which extends beyond your policy limit if necessary to rebuild or restore your home. Ordinary condo insurance may not pay for all that, and your association policy certainly won't.

On common ground

Also consider this: if something happens to common area property such as the pool, clubhouse or lobby, even if it's covered by your association insurance, you may still need to kick in for the policy deductible, which could be huge. We include generous coverage up to \$50,000 for your share of a loss assessment; and higher amounts may be purchased in certain states. Ordinary condo insurance is limited.

How much would it cost to replace it all?

For many properties, we can send a Chubb appraiser right to your door. Architecture and special details will be carefully documented—like fine wall coverings, unique moldings and high-end, built-in appliances. Our software then calculates the replacement cost, fine-tuned by our decades of experience, to help you determine the appropriate amount of coverage. We also give you an appraisal report and photos—invaluable tools if you ever have a claim. What's more, our appraisers can provide fire prevention and security recommendations. It's all complimentary.

What to expect if the unexpected happens

You'll see the Chubb advantage if you ever file a claim—usually within six hours or less of the initial report. And you get empathy along with speed. We pay most covered claims within 48 hours of settlement. Remediation specialists are available 24/7, with expedited service for water and smoke. If your condo is uninhabitable after a covered loss, we pay for temporary living expenses until you can go home again.

Keeping up with the times

Life can get complicated. Our special coverages are designed for real-world risks:

- Litigiousness in the U.S. has become a common fact of life. If a guest slips and falls or your child is accused of bullying on social media, your home could be at serious risk in a lawsuit. Choose the limit of **liability** coverage that meets your needs.
- Identity theft is one of the fastest growing crimes in America. We can help stop **identity theft** before it happens and simplify recovery if it does. A fraud specialist will see you through every stage of the crisis.



- In our digital age, the effects of lost data or equipment could be devastating. We will pay to help **restore or replace data** destroyed by a computer virus and also include coverage for **business property** at home like laptops and smart phones.

Why Chubb

We'll do the right thing. It's a tradition that stretches back to our beginning in 1882. We stick to our promises. Maybe that's why we regularly receive the highest ratings from independent reviewers and clients alike. In fact, 99 percent of our customers would recommend Chubb to family and friends.*

Your condo association insures what lies beyond your door. Let Chubb help protect what you've created inside. Talk to your independent agent or broker to learn more or visit www.chubb.com/personal.

* Jan.-June 2013 Chubb customer survey.



Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage. For a list of these insurers, please visit chubb.com. Not all insurers do business in all jurisdictions. 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.

Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Neither Chubb nor its employees or agents shall be liable for the use of any information or statements made or contained in any evaluation, report or recommendation. This literature is descriptive only. Whether or to what extent a loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

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Personal
Insurance

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