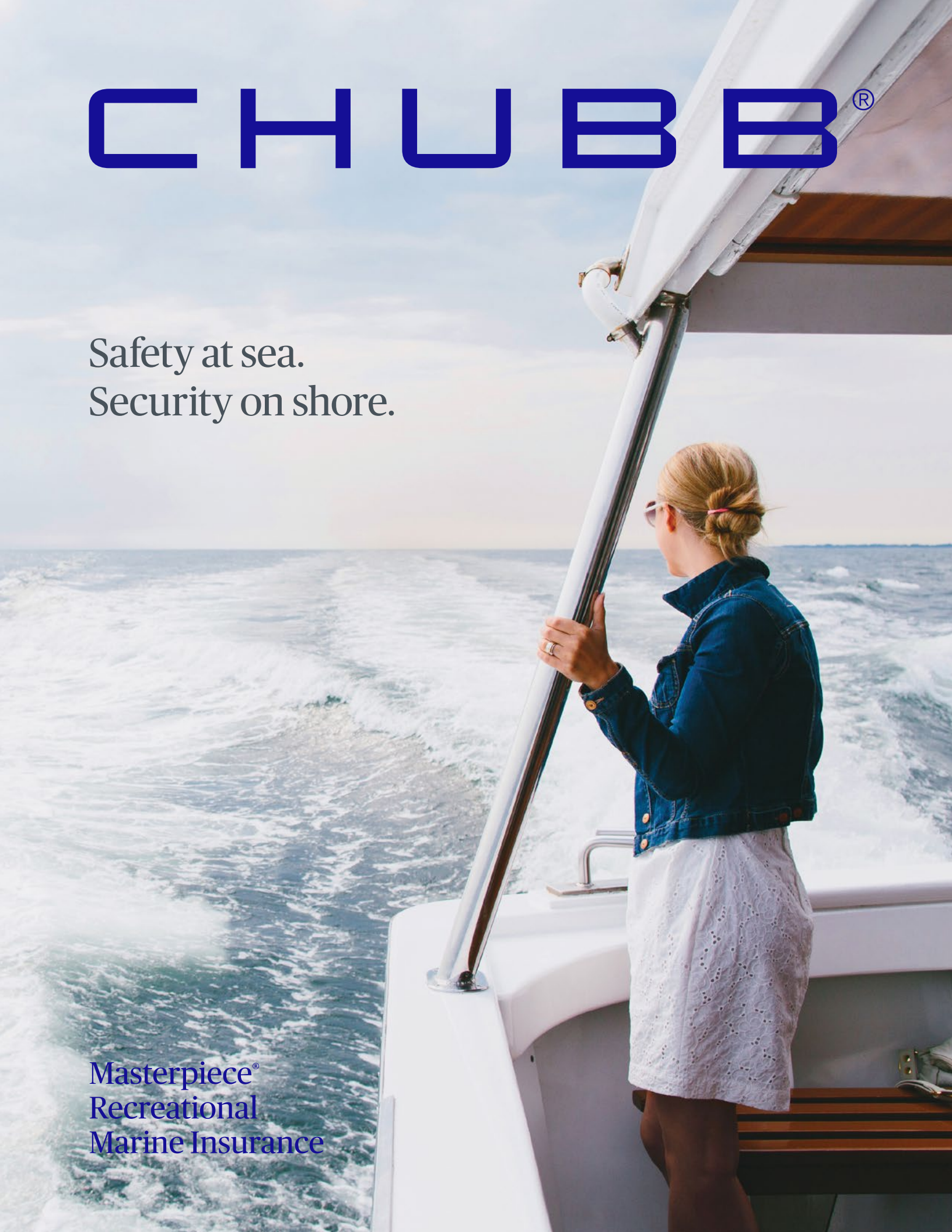


CHUBB®

Safety at sea.
Security on shore.

Masterpiece®
Recreational
Marine Insurance



Because your watercraft is your escape

97%
of Chubb clients
who had a claim
paid were highly
satisfied with their
claims experience.

Whether you own a runabout, sailboat, or yacht, we know as you cruise across open water, you're where you belong. Being on the water is an experience of peace, of calm, and of new adventures on the horizon. It's an experience you want to protect.

Chubb offers some of the most comprehensive protection and services available so your time on the water is stress-free. With our Masterpiece coverage, we'll repair or replace your watercraft, and offer emergency towing if you need to get to shore. We'll also make sure you and your family have comprehensive protection and coverage from uninsured or underinsured boaters, so we can make you whole again should an accident occur.

Because at Chubb, we're all about leaving your cares behind once you leave the dock.

At Chubb, you're more than a claim. You're our client.SM

We look for ways to say yes.SM

If you experience a claim, we make sure you're made whole again quickly.

We look for ways to do more.SM

We provide comprehensive protection to suit your unique needs, and go above and beyond when it comes to protecting our clients.



We protect your experience on the water

Your watercraft is more than just a boat. We offer protection that's built and tailored to your needs at every stage of your experience.

If the unexpected happens, we're committed to getting you back on the water as quickly as possible. If your boat is damaged, we let you choose where the repairs happen - at your home marina, yacht club, or with mechanics you trust. And we won't make you settle for repairs of a lesser quality.

We won't stop there either:



You invested time and energy selecting the technology you use onboard - that's why we'll replace your radar/sonar systems* and built-in stereos with the same quality.



It's not a true boating experience without a little sport and fun. If you have water skis, scuba gear, or other equipment that are damaged, we'll pay for you to replace them at the retailer of your choice.



If you have high-end coolers onboard for food and beverages, fishing tackle, or other property to make your experience on the water enjoyable, we'll replace those too.

* Subject to the policy's limits

We look for ways to say yes

We make the claims experience faster with less fine print. And we've trained our adjusters responding to a claim to consult you within 24 hours, and if approved, to issue payment within 48.



Getting you back on the water quickly is our top priority

In 98 percent of all Chubb claims, our Claims Adjusters make contact within six hours or less of the initial report. And Claims Adjusters have the authority to pay claims, but can't deny a claim without a manager's approval. Because our Recreational Marine Claims Adjusters are focused solely on watercraft claims, they understand what needs to be repaired, so you're back on the water in no time.



You won't hear us say, "that's good enough"

If something needs to be replaced onboard, we'll replace the details too. If you've customized your watercraft with state-of-the-art technologies, custom furniture, or even a unique name and logo displayed on the hull, we'll pay to have them repaired.



You'll be treated with empathy

If something happens onboard, you deserve an insurer who treats you with empathy and compassion, and works quickly to make you whole. That's why if anyone is injured in an accident on the water, there's coverage for medical expenses*; or if your personal possessions are lost or damaged, we'll replace them to their full value.

* Subject to the policy's limits

Within the first six hours of a long-awaited vacation, Chubb clients discovered their boat had unfortunately landed on a bed of limestone rock, leaving them stranded in deep water nearly 20 feet away from the marsh. Their first call was to Chubb, who sprang into action and quickly coordinated with a local towing company to get a towboat to take them to shore. From there, Chubb worked with the surveyor and tow company to get their boat back home, and make sure they could get back to enjoying life on the water.



We look for ways to do more



You'll benefit from our focus on prevention and protection

We'll make sure you have comprehensive, not patchwork protection. We look to prevent issues from happening in the first place - so if you need to move your vessel to safety because of an impending hurricane or tropical storm, there's coverage for the costs.



You'll partner with qualified professionals

Our team includes experienced marine specialists, many of whom are boaters themselves and who understand and share your passion for boating. Because we specialize in marine insurance and have a dedicated team who focuses solely on marine products, we can help you understand the different options available for you and select what's right for your situation.



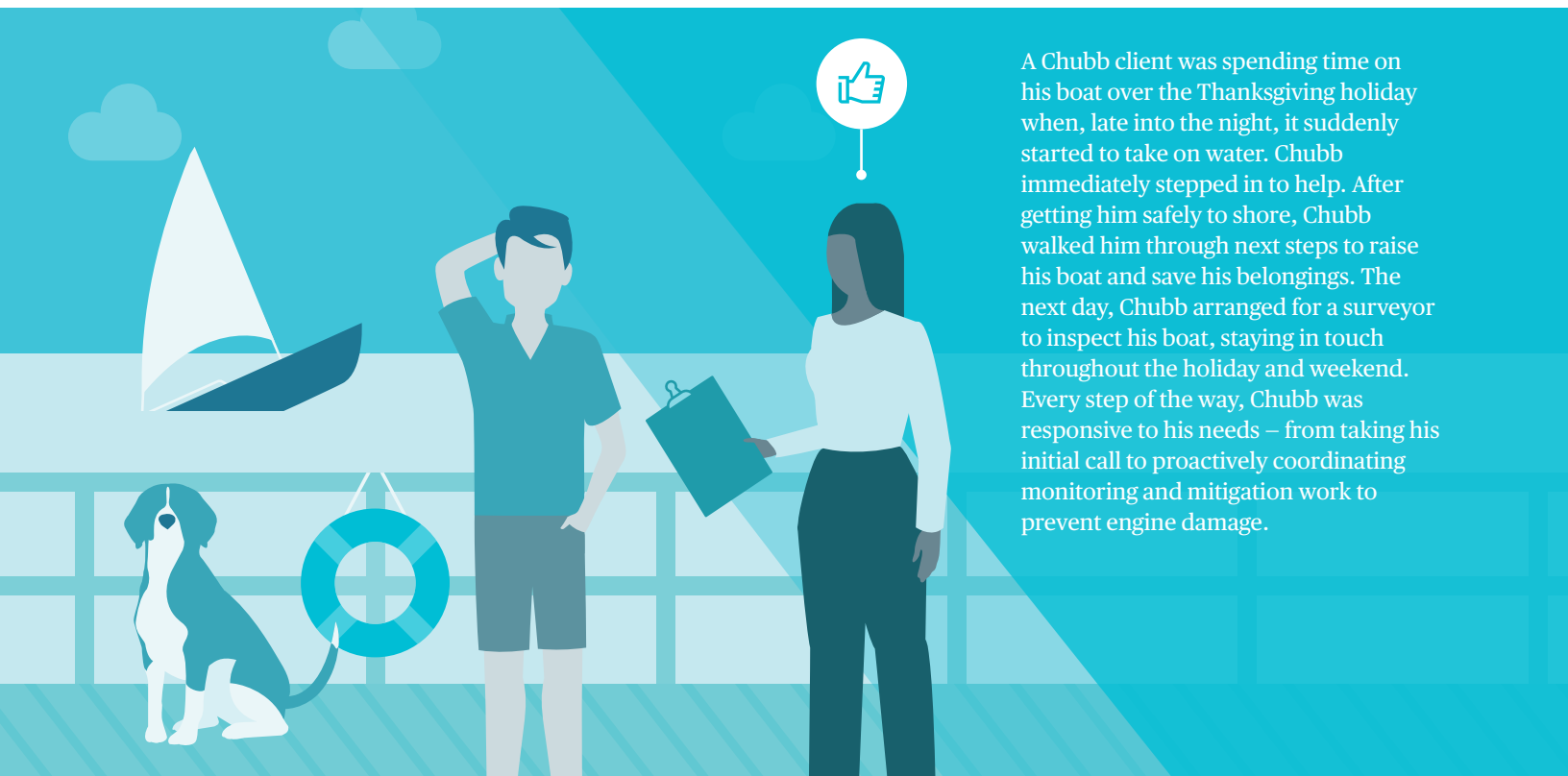
Your team at Chubb will understand your needs

We know how important your time on the water is, so we work hard to make it easy for you. We offer the ability to combine watercraft of all sizes onto one single policy, and we'll automatically cover new watercraft you purchase for the first 30 days.

We go above and beyond the services in a standard contract and build solutions that go one step ahead.



A Chubb client was spending time on his boat over the Thanksgiving holiday when, late into the night, it suddenly started to take on water. Chubb immediately stepped in to help. After getting him safely to shore, Chubb walked him through next steps to raise his boat and save his belongings. The next day, Chubb arranged for a surveyor to inspect his boat, staying in touch throughout the holiday and weekend. Every step of the way, Chubb was responsive to his needs – from taking his initial call to proactively coordinating monitoring and mitigation work to prevent engine damage.



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 Specialized Expertise

We're boaters ourselves, so if you have a claim, as watercraft specialists, we'll know what needs to be repaired.

2 Total Loss Settlement

You agree to the value of your boat when your policy is written. If it's damaged beyond repair, we'll write a check for the agreed amount and waive the deductible.

3 Choice and Flexibility

We offer easy options to combine multiple watercraft policies into one, or to opt for higher limits on key coverages.

4 Personal Property and More

You'll have automatic protection for clothing, personal belongings, and fishing gear onboard.

5 Liability Protection

We offer liability coverage to match your needs, including: legal defense costs, pollution liability as required by the Oil Pollution Act of 1990, and wreck removal.

6 Uninsured Boater Coverage

We cover injuries you or your guests sustain onboard should an accident occur with a boat with limited or no insurance.

7 Emergency Towing and Service

We offer towing services to the nearest marina or service station, and delivery of any fuel or repair parts at the breakdown site.

8 Medical and Related Expenses

You'll benefit from our coverage for any reasonable medical expenses for anyone onboard should an accident occur.

9 Newly-acquired Watercraft

You'll receive protection for newly-acquired watercraft, so long as you report the purchase within 30 days.

Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

| | Protection with Chubb | Your protection today |
|---|-------------------------------------|--------------------------|
| Automatic coverage for operating non-owned (borrowed) boats* | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 30-day automatic coverage for select newly-acquired boats | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Medical payments provided on a per-occurrence basis | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Salvage costs paid up to, and in addition to your boat's property damage coverage limit. | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Marine Environmental Damage coverage provided up to your liability limit, along with \$10,000 in coverage for fines and penalties | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Search and Rescue and Emergency Services coverage up to \$10,000 in expenses for a government unit such as the United States Coast Guard (USCG) who provides emergency aid and assistance | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Coverage for personal property, such as cell phones, computer hardware and software, sporting equipment, and even sunglasses and eyeglasses, while onboard your vessel | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Captain and Crew covered for liability while operating the vessel | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Liability coverage to suit your personal needs, including: legal defense costs, pollution liability coverage as required by the Oil Pollution Act of 1990, Jones Act, and wreck removal | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Coverage for precautionary measures to move your boat to safety in the event of an impending storm, or if there's a fire in your marina | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Coverage for dinghy/tender if you need to moor offshore and use a smaller boat to get back and forth | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

* Subject to the policy's limits

For more information

Please contact your agent or broker or visit

www.chubb.com

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.SM

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