



# CHUBB<sup>®</sup>

Your Valuable Possessions  
Tell A Unique Story.

Insure Them With Confidence,  
Trust, And Unparalleled Protection.

Masterpiece<sup>®</sup>  
Valuable Articles Coverage





Chubb has been known for innovation, quality protection, and unparalleled claim service for fine homes and possessions since 1882.

## Special collections and rare finds reflect on your own personal journey.

Your engagement ring evokes memories of a special time and place in your life. Your collections of fine art, artifacts, jewelry, wine, china, or textiles speak about your travels, your adventures, and your individual passions. How much will you lose if these personal treasures disappear?

With our broad coverage and unparalleled service, you can trust Chubb to help protect the very special things you've acquired and grown to covet over the years.

We understand that a sentimental loss is hard to replace. A Masterpiece Valuable Articles policy from Chubb ensures that an emotional loss is not compounded by a financial one.

Typical homeowners policies are designed primarily to protect your home, personal liability, and the general contents of your house. Limits for valuable possessions such as jewelry and works of art range from \$1,000 to \$5,000. So if you rely solely on your homeowners policy, you will most likely have out-of-pocket expenses if valued possessions are lost, stolen, or damaged.



Chubb's policy provides worldwide, "all-risk" coverage for most causes of loss, with no deductible.

## Properly insure your special possessions.

We understand that the larger and more significant your collections become, the greater your need for the right insurance solutions.

A Masterpiece Valuable Articles policy from Chubb can give you real peace of mind. Your cherished items are covered at home and across the globe. From the original oil painting in your great room, to the antique diamond bracelet you inherited from your grandmother, or the special set of golf clubs you bring on a business trip: rest assured that Chubb has you covered.

### Exceptional worldwide coverage.

Chubb's policy provides worldwide, "all-risk" coverage for most causes of loss, with no deductible. What's more, Chubb's one-of-a-kind policy automatically includes innovative and unique coverage for: breakage of your fragile collections, your lost possessions, your newly acquired treasures, and your rare artifacts and jewelry stored in a vault.

- Breakage of delicate possessions like crystal, china, and porcelain may be excluded on your homeowners policy, but with a Masterpiece Valuable Articles policy, you are automatically covered

for breakage of fragile items.

- Unlike most homeowners policies that exclude coverage for lost or misplaced items (sometimes referred to as "mysterious disappearance"), a Masterpiece Valuable Articles policy will automatically cover misplaced, lost or stolen items, even the earring that mysteriously disappears from your ear.
- If you already have itemized jewelry or fine art listed on your Chubb policy, and you add a new item to your collection, we've got you covered. Chubb provides convenient, automatic coverage for newly acquired similar items for 90 days, (up to 25% of the total itemized coverage for similar articles).
- If the market value of an itemized article listed on your policy immediately before a covered loss exceeds the amount of itemized coverage for that article, not to worry. Chubb will pay its market value immediately before the loss, up to 150% of the amount of itemized coverage for that article, but not more than the maximum amount of coverage.
- If you typically keep certain valuable jewelry pieces in a bank vault, you can benefit from a reduced insurance premium.



Chubb offers among the most liberal appraisal requirements for your valuable possessions. Appraisals for individual jewelry pieces valued at less than \$100,000 and fine art items valued at less than \$250,000 are not required. We just need a good description and photograph of the item as well as the estimated value.

#### **Your choice for a superior level of service.**

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- Selecting **blanket coverage** is the perfect insurance solution to cover your coveted china place settings together with your antique silver flatware collection.
- Take advantage of Chubb's **agreed value** feature so you can settle a covered total loss before it occurs. Since we determine together the up front value of each article "itemized" on your policy, your total covered loss will be a cash settlement totaling 100 percent of the itemized value, with no deductible or depreciation.
- Insurance coverage for your **itemized pairs, sets, and parts** offers a flexible settlement option. Receive the replacement cost of the entire pair or set – up to your coverage limits – if you provide us with the remaining piece(s). Or, you may choose to keep the remaining piece and receive the replacement cost for the lost item only.

#### **Count on us for hassle-free claim service in times of crisis.**

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You can report a claim anytime, day or night. We will strive to issue payment of a covered loss within 48 hours of settlement. You decide whether to repair or replace the item, at the merchant of your choice, or keep the cash. With Chubb, the choice is always yours.



## We can help you care for your special collections.

Caring for your modern art or vintage poster collection may be complicated. To help protect the possessions you treasure most, Chubb offers a full suite of consultative and collection management services that complement a Masterpiece Valuable Articles policy.

### **Protect your collections with Masterpiece Collector Services.**

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When you insure your personal collections with Chubb, our highly trained Collector Specialists are dedicated to helping you care for your collection. Our in-house specialists can provide these complimentary services:

- A premises survey at your home, office, or off-site storage location
- Guidance on proper storage and display conditions
- Fire protection and security recommendations
- General advice about preserving your collection

**To arrange a consultation with a local Chubb Collector Specialist, contact your agent or broker.**

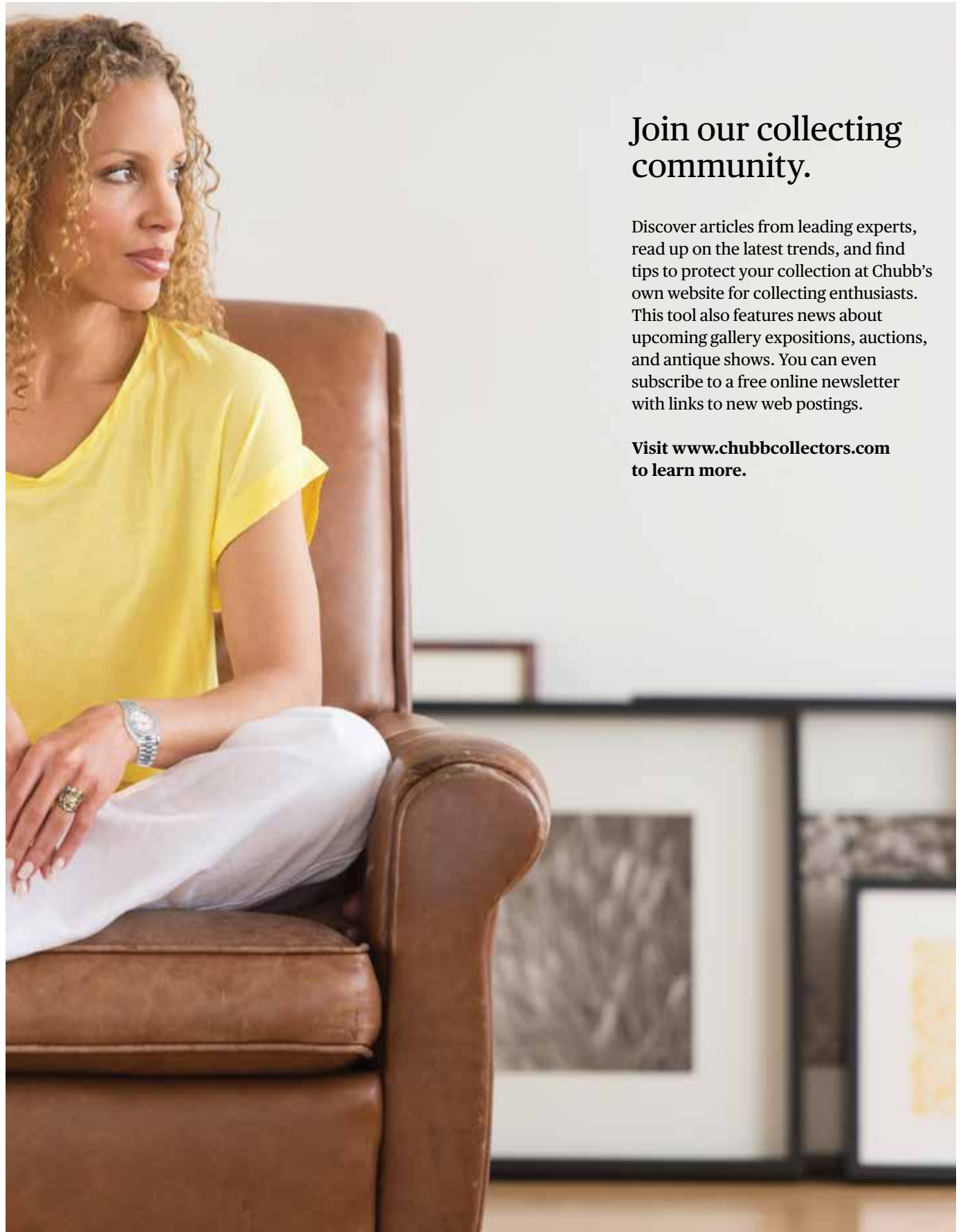
### **The Preferred Service Provider Network offers easy access to qualified specialists.**

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If you have special concerns regarding your collections, Chubb can provide complimentary referrals via our partner network – a sophisticated database of independent experts across a spectrum of specialties:

- Conservation and restoration
- Shipping and storage
- Art framing, consultation, and acquisition
- Appraisal
- Fire and security prevention
- Collection inventory

These professionals understand your specific needs and adhere to museum-quality and industry standards. Many also offer discounts to Chubb customers.



## Join our collecting community.

Discover articles from leading experts, read up on the latest trends, and find tips to protect your collection at Chubb's own website for collecting enthusiasts. This tool also features news about upcoming gallery expositions, auctions, and antique shows. You can even subscribe to a free online newsletter with links to new web postings.

**Visit [www.chubbcollectors.com](http://www.chubbcollectors.com) to learn more.**

## About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company serving individuals and families with more to insure. We offer an array of coverages and services to discerning owners of custom and historic homes, luxury automobiles, jewelry, fine art, and other valuable possessions. Of course, the true test of any insurance company is how it responds to claims. We service and pay our claims fairly and promptly by treating every client – from notice of claim to resolution – as we would want to be treated. The company is also defined by its exceptional financial strength and local operations globally.

Additional information can be found at: [www.chubb.com](http://www.chubb.com).

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

This literature is descriptive only. 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.

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