

# The Fine Art of Protection

Coverage and service solutions  
for valuable possessions

*Masterpiece® Valuable Articles Coverage*



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## creating a masterpiece

You've acquired the things you love over the years with a discerning eye; now help protect them with exceptional coverages and unparalleled services from Chubb — an insurance company that understands what these possessions are worth to you.

How much will you lose... if the inherited silverware is stolen? A beloved sculpture breaks? Your engagement ring disappears?

### Why compound a sentimental loss with a financial one?

A homeowners policy may not offer enough coverage to replace such precious items. And you may not even know how good your policy is until you have to make a claim. By then it may be too late.

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

# insuring the best

Your passion is to collect. Ours is to help protect. Whatever your passion — jewelry, fine art, antiques or collectibles — the larger and more precious your collection becomes, the greater your need for the right insurance solutions.

## **Masterpiece® Valuable Articles Coverage**

A *Masterpiece Valuable Articles* policy from Chubb gives you the peace of mind to wear, use and enjoy your prized possessions anywhere in the world... whether it's the diamond necklace you wear while vacationing in Europe, the custom set of golf clubs you bring on a business trip, or the original oil painting right in your living room.

### *Exceptional coverage across the globe*

The policy provides worldwide, "all-risk" coverage for most causes of loss, with no deductible. But what's more, Chubb's one-of-a-kind policy automatically includes innovative and unique coverages for:

- **Breakage of Fragile Items.** 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.
- **Lost Items.** Unlike most homeowners policies that exclude coverage for lost or misplaced items (sometimes referred to as "mysterious disappearance"), Chubb's valuable articles policy will automatically cover misplaced, lost or stolen items, even the earring that mysteriously disappears from your ear.
- **Newly Acquired Items.** 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 \$50,000 for jewelry and up to 25 percent of the policy limit for fine art).
- **Items Stored in a Vault.** If you typically keep certain valuable jewelry pieces in a bank vault, you may benefit from a reduced insurance premium.

### *Appraisals often not required*

Chubb offers among the most liberal appraisal requirements for valuable possessions. Appraisals for individual jewelry pieces valued at less than \$50,000 and fine art items valued at less than \$100,000 are not required. We just need a good description and photograph of the item as well as the estimated value.

### *Choices that suit your lifestyle*

As a world-leading insurer of fine homes and possessions, Chubb gives you more than just a typical policy; we give you choices:

- **Blanket Coverage.** This is the perfect insurance solution for possessions like china place settings or a silver flatware collection. Instead of insuring each piece individually, you can select a total or "blanket" limit of coverage for each category you want to insure.
- **Itemized Coverage.** With Chubb's "agreed value" feature, you can essentially settle a covered total loss before it occurs. You determine up front the value of each article to be described or "itemized" on your policy. At the time of a covered total loss, you'll get 100 percent of this itemized value in a cash settlement, all with no deductible or depreciation.
- **Inflation Protection.** In certain circumstances, Chubb can pay up to 150 percent of the amount itemized on your policy to account for inflation.
- **Pairs, Sets and Parts.** If you lose one item of an itemized pair or set, you can receive the replacement cost of the entire pair or set as your settlement — 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.

### **Hassle-free claim service in times of crisis**

World-renowned for swift and equitable claim handling, Chubb provides exemplary service if a precious possession is stolen, damaged or just disappears. 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. The choice is yours.



# caring for your collection

You've built your collection, piece by piece, for deeply personal reasons. Whether you collect rare stamps or modern art, caring for your collectibles may be complicated. To help protect the possessions you cherish most, Chubb offers a full suite of consultative and collection management services that complement a *Masterpiece* Valuable Articles policy.

## *Masterpiece*® Collector Services

When you insure your valuables with Chubb, our highly trained collector specialists are dedicated to helping you to care for your collection. Following are just some of the complimentary services our in-house specialists can provide:

- A premise 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

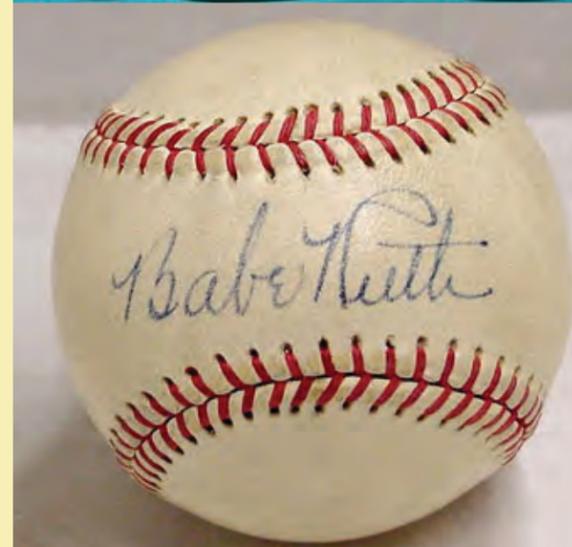
To arrange a consultation with a local Chubb collector specialist, contact your agent or broker.

## Simplify your collection management... with Collectify™ software

Chubb helps simplify the documentation of your valuable possessions with Collectify, a leading collection management software solution. Collectify also facilitates research and sharing of information. What's more, if you are a *Masterpiece* Valuable Articles policyholder, Chubb can easily download your policy information into Collectify, eliminating the need for manual entry. If a valued possession is lost, stolen or damaged, detailed records about the item can aid in the recovery or insurance claim process. Such records are also critical for curatorial, accounting and tax purposes. Simple-to-use, yet highly sophisticated, Collectify offers these customizable features:

- Detailed reports
- Expanded collection fields and categories
- Enhanced accounting functions
- Robust data import/export tools
- Fast report generation
- Technical support

Contact your agent or broker to determine if you are eligible for discounted or complimentary Collectify software.



## The *Masterpiece*® Protection Network... easy access to qualified specialists

If you have special concerns regarding your collection, Chubb can provide complimentary referrals via our *Masterpiece* Protection Network – a sophisticated database of independent experts across a spectrum of specialties including:

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

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

Call 1.877.60CHUBB for a free referral.

## A collecting community... chubbcollectors.com

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. News about upcoming gallery exhibitions, auctions and antique shows is also posted. Collectors 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.

## A tradition of excellence

As a leading global insurer for fine homes and possessions, Chubb has been known for innovation, quality protection and unparalleled claim service since 1882. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts of the insurance industry, attesting to the solid financial strength that backs every policy.

Contact your independent agent or broker, visit [www.chubb.com/personal](http://www.chubb.com/personal) or call 1.877.60CHUBB to learn more about protecting your precious possessions with Chubb.

You Want The Best? Go With Chubb.



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Form 02-01-0253 (Rev. 11/06)

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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 representations 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.

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