



CHUBB®

Car insurance designed for today's luxury vehicles

Masterpiece®
Auto Preference

No compromises. No cutting corners. Chubb makes it right.

As automotive technology advances and repairs become more complex, you need insurance that keeps up. Chubb offers broad coverage, so you never have to settle for “good enough.”

You can count on the use of Original Equipment Manufacturer (OEM) parts and repair procedures overseen by our Collision Repair Experts, your choice of repair shop, and no unexpected out-of-pocket costs. You're even protected when other drivers aren't, with high limits of uninsured/underinsured motorist coverage. Plus, with industry-leading rental car coverage limits and no per-day maximum, you can keep driving the type of car you're accustomed to while your vehicle is being repaired.

Chubb goes further for you:



Chubb insists on OEM parts and procedures to restore your car to the same look, feel, and function as before



Chubb's Collision Repair Experts are uniquely trained to oversee your repairs, prioritizing style and safety



No “co-pays” or unexpected out-of-pocket costs — Chubb pays full labor rates and follows correct procedures



Rental coverage up to \$15,000 with no per-day limit



Lost key fob replacement and lockout help, with no deductible or out-of-pocket cost



Up to \$10 million in uninsured or under-insured motorists' coverage



Top rated by repair pros: #1 among all major U.S. auto insurers for seven consecutive years¹



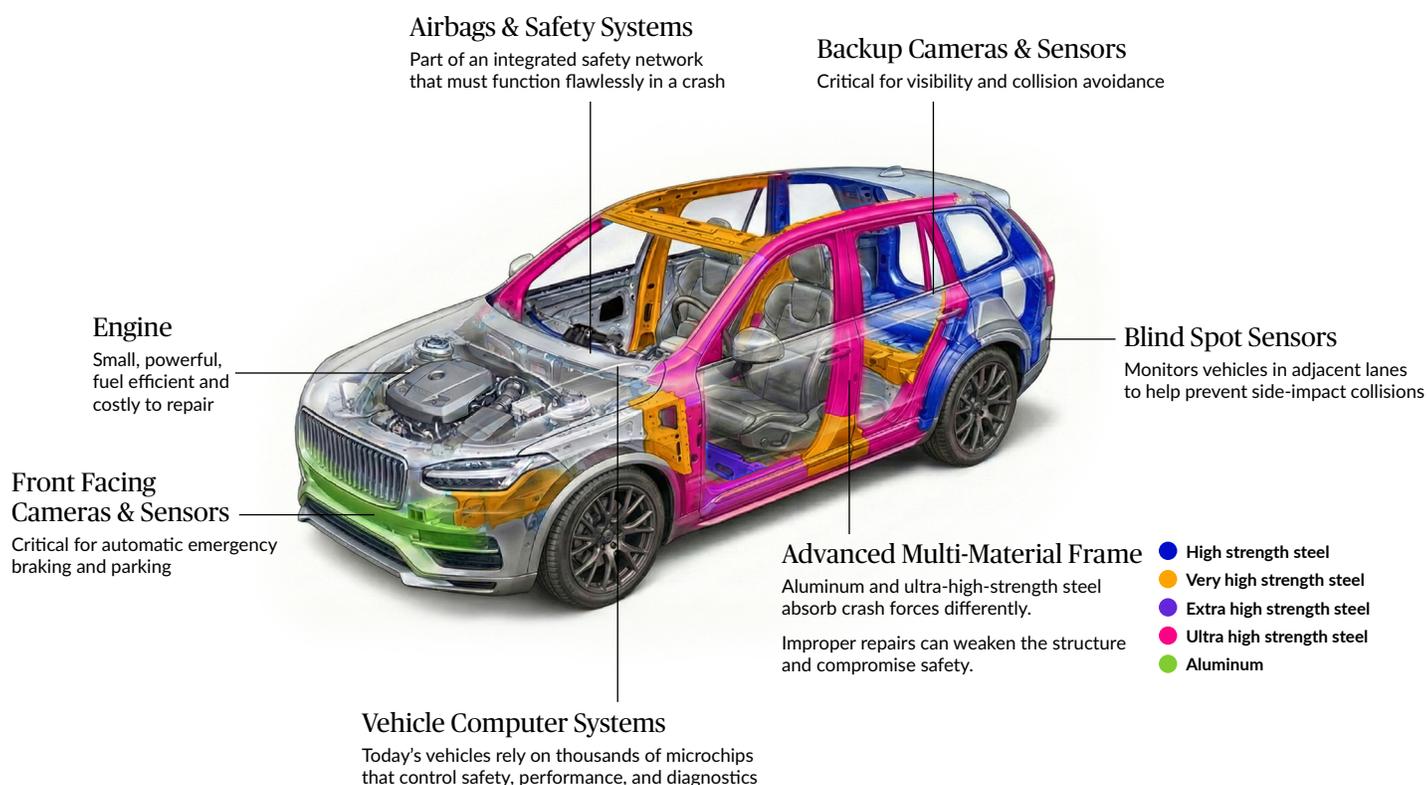
Earn premium discounts for good driving habits by enrolling in Chubb SafeLane®, a voluntary program that measures driving behaviors through the Chubb mobile app²

Your car's technology keeps you safe on the road.

Chubb ensures repairs are done right, so you stay protected – without cutting corners

We never compromise our clients' safety to reduce claim payouts. While some insurers may allow for the use of aftermarket, junkyard, or remanufactured parts, Chubb insists on Original Equipment Manufacturer (OEM) parts and procedures, installed by highly trained technicians with specialized expertise and equipment.

Modern vehicles are highly complex, with components such as airbags, safety systems, and engines interconnected by thousands of semiconductors – up to twice as many in electric vehicles. Advanced, multi-material construction further enhances crash protection. Given this complexity, Chubb helps ensure that every repair is performed by knowledgeable professionals equipped to do the job right.



¹ Chubb is proud to rank highest among all major U.S. auto insurers for the seventh year in a row on CRASH NETWORK's 2026 Insurer Report Card for quality repairs and customer service for motorists, according to autobody shops.

² SafeLane is available to Chubb Masterpiece Auto policyholders in eligible states. Visit chubb.com/safelane to learn more.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

Contact your insurance agent for a quote, or visit chubb.com/auto to learn more.