

# Chubb Personal Risk Services

Industry-leading protection for individuals looking for one-of-a-kind insurance.

CHUBB®



## **Who We Are**

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Chubb Personal Risk Services offers an array of property and casualty insurance products for individuals and families with fine homes and possessions. Our customers include many of the most affluent families in the world, CEOs and top art collectors.

In addition to writing over 45,000 Homeowner customers and over \$300 million in premium, Chubb insures 67% of the top 100 wealthiest Canadians.\*

## **What We Sell**

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Our personal insurance policies are innovative, scalable and supported by specialized expertise. Our Masterpiece® suite of products – long the standard of excellence in the affluent market - offers insurance for custom, historic and vacation homes; valuable possessions; automobiles and watercraft; and up to \$50 million in excess liability.

Chubb is one of the few insurers to offer extended replacement cost coverage, which pays to rebuild a home after a covered loss even if the cost is greater than the policy limit.

The range of complementary services we provide customers includes: home appraisal to determine accurate replacement cost and provide life safety recommendations, and access to Masterpiece Assist™ which clients can use for travel information, Identity Theft restoration and medical assistance.

## **Claims**

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Our claims professionals are a key differentiator for Chubb. The Chubb claims philosophy includes a commitment to delivering unparalleled customer service. We maintain a reputation for fairness and integrity by treating every customer - from policy issuance to claim handling - as we would want to be treated.

## **Innovation**

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Chubb personal insurance customers can obtain policies for vacation homes, collector and antique vehicles, yachts, equipment breakdown and family protection, including kidnap and real estate fraud expense coverage. We not only invent industry - specific products but also enhance traditional products tailored to each customer's needs.

## Masterpiece® Products

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### Home Contents

Chubb Home and Contents policies feature:

- Expert advice to reduce risk of loss
- Complementary home inspections
- Replacement cost coverage to rebuild homes
- Cash settlement option in the event of a covered total loss
- Referrals to pre-qualified service providers before or after a loss
- Options to request high limits of personal liability coverage

### Home and Contents Products:

- Homeowners
- Renters
- Condominium
- Equipment breakdown

### Valuable Articles

As a Chubb Masterpiece® Valuable Articles policyholder you'll get:

- Worldwide\*\* Coverage for valuables when traveling
- Cash settlement option for losses
- Newly acquired coverage
- Access to collection experts who can assist with appraisals, security, storage, display and transportation
- Breakage coverage for fragile articles such as glasswork and sculptures

## Automobile

Advantages of a Chubb auto policy include:

- Option to use original manufacturer parts for repairs / replacements
- Option to use the repair shop of choice
- Referral service for preferred repair shops
- Custom auto glass repair or replacement
- Generous rental car allowance with limit buy-up options

## Watercraft

Chubb watercraft policy features include:

- Year-round navigational coverage
- Coverage for mechanical breakdown, faulty repair, ice or freezing, water-skiing, mysterious disappearance
- Full replacement cost for a total covered loss on an eligible watercraft
- Coverage when you move your watercraft out of harm's way
- Liability coverage for all full-time paid crew members and personal effects
- Coverage while you operate another boat

## Excess Liability

Chubb's Masterpiece® Excess Liability policy includes:

- Worldwide\*\* full protection for home, automobile and watercraft
- Coverage against personal injury (libel, slander, defamation of character, mental injury and wrongful eviction)
- Rental car coverage up to 60 days, anywhere in the world\*\*
- Directors Liability (non-profit corporation or organization)
- Unlimited coverage for legal defence costs
- No deductible

## International Capabilities

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We have extensive operations in 54 countries and territories, and a network that spans 200 countries. Combined with our product breadth and financial strength, this means we can help customers manage risk around the world with confidence. In addition, we offer dedicated underwriters, tools and technologies to help customers and brokers manage programs in an efficient and effective manner.

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

\*2015 Canadian Business Top 100 Wealthiest Canadians \*\* Territorial restrictions may apply.

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](http://www.chubb.com). In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.