

To find out whether your valuable articles are properly insured, ask yourself the following questions:

What does **Valuable** Articles Insurance Actually **Protect?**

While Valuable Articles can take many forms, it is typically used to describe items such as:

Jewellery, Fine Art, Silver, Wine, Antique Furniture, Antique Rugs, Collector Guns, Sports Cards and Memorabilia, Historic Documents, Stamps, Coins and Collectibles.

Aren't **Valuable** Articles Insured Under my **Home Policy?**

While there may be some coverage offered under your home's contents coverage, experience has shown that this is usually not adequate to properly protect these items. In fact, most policies put restrictive limits on some items (such as jewellery) that caps the amount the company will pay in the event of a loss. For many people, this limit represents just a fraction of the value of the loss.

In addition, certain perils such as the breakage of items may be excluded under contents coverage, and in almost all cases a deductible will be applied to any loss. Special Valuable Articles Insurance eliminates these problem areas and offers peace of mind knowing that you are adequately insured.



What's in a **Name?** — Everything, if it's **Chubb Insurance.**

As a large insurer of private jewellery and fine art collections in North America, Chubb Insurance is regarded as the premier insurer of difficult to insure items. Renowned for swift and equitable claims handling, we are the leader in personal insurance and the first choice for those with possessions of significant value.

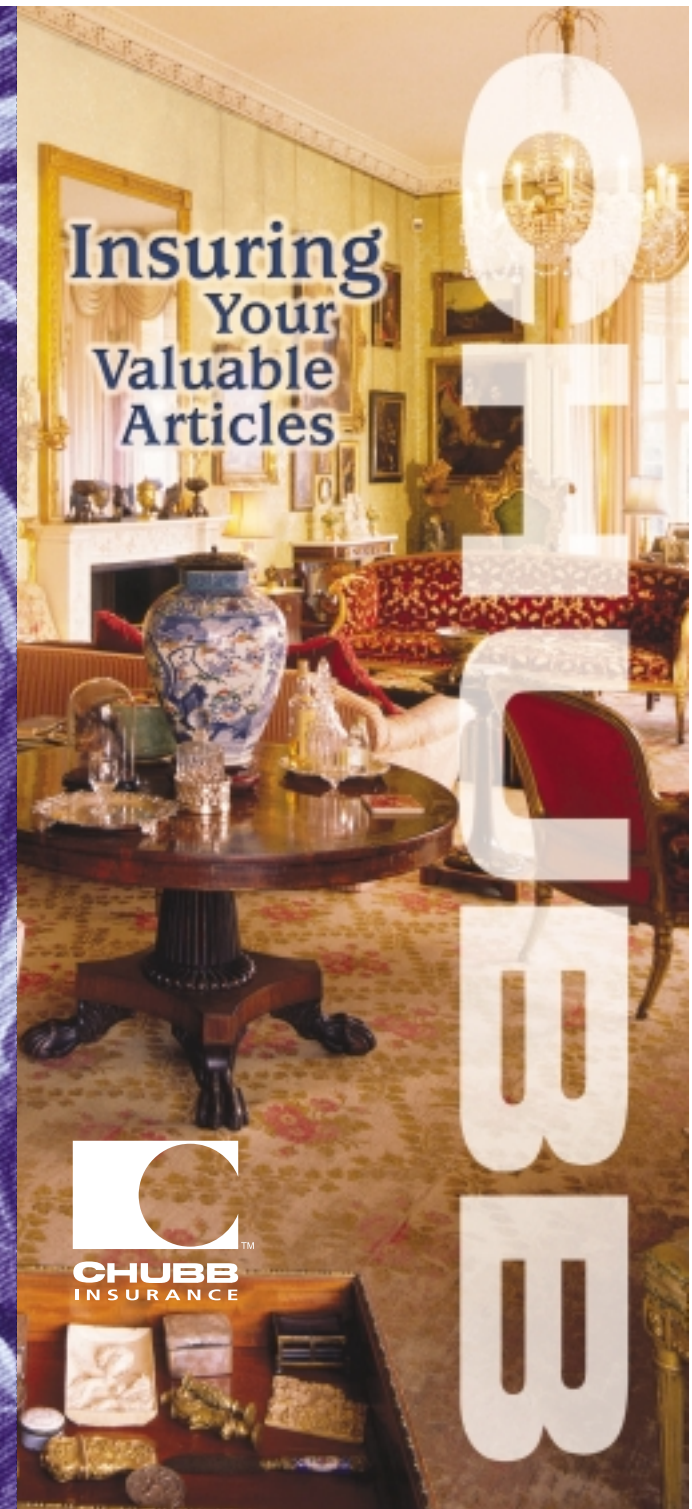
For more information contact your insurance broker or email us at PersonalLinesCanada@chubb.com for a Chubb broker near you.

This literature is descriptive only. The precise coverage afforded is subject to the terms and conditions of the policies issued.



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The mystique of a work of fine art, the beauty of a piece of jewellery, the memories found in an heirloom passed down through generations. It's what makes certain things in your life valuable.

But what would happen if, by some catastrophe, the things that you value the most were to be lost, stolen or damaged? Would your insurance policy be able to compensate you for the loss?

Many people discover that their home and contents insurance policy doesn't provide adequate protection for things like jewellery, art, silver, antiques, and other valuable items. Unfortunately, some find out after a loss occurs.

That's why Chubb Insurance offers special Valuable Articles Coverage as part of its unique Masterpiece policy. It is a cost-effective solution to ensuring that your most valuable items are properly protected.

Is it **Difficult** to Buy **Valuable** Articles Insurance?

Not when you choose Chubb. We try to make the insurance process as simple as possible. Unlike our competitors, we don't require appraisals for every item you wish to insure. In fact, we only require appraisals for fine art items valued over \$100,000 and jewellery items valued over \$50,000. This means that organizing your collection for insurance purposes is simple, quick and easy.

For additional flexibility, Chubb offers our customers the choice of "Blanket" coverage or "Itemized" coverage.

The Blanket Option

If you have a number of pieces that represent a large total investment, but no single piece represents a substantial financial investment in and of itself, you can choose to purchase "Blanket" coverage for the total value of the collection. In the event that you suffer a covered loss, Chubb will pay you the value of each item up to its "blanket limit" of \$10,000 per item. This means you can easily purchase Valuable Articles insurance for your entire collection and only list those items that exceed the per item limit.

The Itemized Option

This coverage lists each item in your collection and places a specific value on each piece. This is perfect for any items of substantial value, as you will know exactly what amount will be paid to you in the event of a covered loss.

Either way, you can easily insure your valuable articles with a minimum of hassle and paperwork.

Isn't **Valuable** Articles Insurance **Expensive**?

Actually, most people overestimate the cost of valuable articles insurance. For some items, such as fine art, the rate is actually LOWER than what you pay for contents, while providing superior protection. Other factors such as maintaining a monitored alarm system or using a bank safety deposit box to store items can also greatly reduce your insurance cost.

Valuable Articles coverage is priced according to each category's susceptibility to loss. Jewellery that is worn regularly is more likely to be lost or misplaced than an antique rug in your living room, therefore the insurance premiums may vary. However, the small amount of insurance premium that you may pay brings priceless peace of mind and confidence.

