



Masterpiece

Chubb Personal Insurance

October 2010 - Page 1 of 1

10 reasons

To choose Chubb for Fine Arts Insurance



1. Values Guaranteed

By listing each fine art item with a specific value you know up front what Chubb will pay if a covered loss occurs.

2. Ease Of Managing The Collection

Descriptions and values are not required for items under \$10,000. You may simply select a "blanket" coverage amount to cover these smaller items.

3. Newly Acquired Items

Chubb covers newly acquired fine art that you may purchase while away from home. Coverage is for 25% of his itemized fine art schedule - for up to 90 days.

4. Appraisal Threshold

Chubb does not require appraisals on fine art items under \$100,000.

5. Market Value Protection

For items that are replaced if lost or destroyed, Chubb will pay up to 150% of the item's coverage amount if the market value just before the covered loss is greater than the coverage amount.

6. No Deductible

With a Valuable Articles policy no deductible is applied at the time of the loss.

7. Choice Of Settlements

When a loss occurs you can choose to replace or repair, or exercise a cash settlement option.

8. Breakage Coverage

Chubb automatically includes breakage coverage with a Valuable Article policy.

9. Insurer Of Choice

Chubb is the insurer of choice for 60% of the top collectors in ARTnews and 74% of the Forbes 400 Richest People in America.

10. Fine Art Capabilities

Chubb's extensive experience with insuring valuables articles ensures our rates are among the most competitive in the industry. We can also customize your policy with unique fine art needs, such as US dollar values and covering art at multiple locations.

Contact our Personal Lines Service Centre to get a Valuable Articles quote today!

1 800 465-6391 or PLSC.online@chubb.com

This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Actual coverage is subject to the language of the policy as issued.