

Masterpiece® Deluxe Homeowners

CHUBB®



Extended Replacement Cost

If a home is destroyed due to a covered loss, Chubb promises to rebuild it using materials, design and workmanship of comparable quality. There is no cap in coverage when extended replacement cost is offered.

Rebuild at Another Location Cash Option

Chubb will pay cash, up to the policy limit for homes that are destroyed due to a covered loss. You are free to spend your settlement any way you wish, even if they choose to rebuild at another location - or not rebuild at all.

Risk Consultant Service

Chubb offers a complimentary, professional inspection. The easy to read report clearly documents

the specifications used to establish replacement costs and provides requirements and recommendations to protect your home from further loss.

Cash Settlement on Contents

Chubb pays cash for lost, stolen or damaged contents, with no deduction for depreciation and no requirement to replace. Coverages are worldwide.*

20% Contents Extension

You can extend 20% of the contents limit of your principal dwelling to cover contents permanently kept at other locations worldwide. There is no charge for this coverage and it does not reduce contents coverage on the principal dwelling.

Personal Risk Services

Unlimited Rebuilding To Code/By-Law

Chubb provides the extra funds needed when it is necessary to conform to any by-law that regulates the rebuilding or repair of a dwelling. This is critical coverage for historic homes.

Unlimited Additional Living Expenses

If you need to temporarily move out of your residence while it is being repaired or rebuilt, Chubb will pay the additional expenses incurred. This will ensure you are able to maintain the lifestyle you enjoyed prior to the loss.

Students Away from Home

Chubb's industry leading contents coverage for students away from home provides peace of mind to many customers. You can rest assured that Chubb's comprehensive Homeowner's policy has your family well protected.

Business Property

Chubb will pay up to \$50,000 for a covered loss to business property you own or possess, at home or away from home.

Identity Fraud

Chubb will pay your covered identity fraud expenses, up to a maximum of \$50,000 for each occurrence.

Superior Protection Credits

Chubb offers up to 15% in policy credits for specific loss mitigation measures at your home, such as full-time caretakers and 24-hour alarm signal continuity protection.

* Territorial restrictions may apply.

Chubb. Insured.SM

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. 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.