

# Chubb Personal Risk Services MasterPiece®

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## **Chubb Personal Risk Services**

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Chubb Personal Risk Services helps individuals and families enjoy the success they have achieved by enhancing their security and protecting their assets with custom-fit insurance and risk management programs.

We know that as our customers' wealth grows, the risks that can threaten their family and lifestyle also increase. By working with the independent agents and brokers who represent us, we help our customers understand those risks, and make it easy to confront them in a simple yet comprehensive program - Chubb Masterpiece®.

Offering extraordinary protection and flexibility, Chubb Masterpiece® can often satisfy customers' needs for home, auto, valuable collections, water craft and umbrella liability insurance in one precisely tailored package policy. When you have substantial assets to protect, you need superior coverage. Chubb Masterpiece® automatically includes broader and higher levels of coverage than standard industry policies do.

## **Coverages**

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With a high degree of flexibility, Chubb Masterpiece® allows you to coordinate the coverages you need within a single insurance program that's easy to manage and uniquely suited to your lifestyle. The program can enhance family security and protect wealth by providing coverage for:

### **High value homes and condominiums Vacation and secondary residences**

- Extended Replacement Cost
- Cash Settlement
- Home Appraisal Service
- Additional Living Expenses
- Replacement Cost Coverage
- A Chubb homeowners policy includes extra coverages to help protect you in unexpected situations, ranging from tree removal after a storm, restoration of electronic data destroyed by a computer virus or lock replacement if your keys are lost or stolen.

### **Autos**

- Agreed Value Coverage
- Choice of Repair Shop
- Rental Car Reimbursement
- Original Equipment Manufacturer (OEM) Parts

## Chubb Agribusiness



- High Coverage Limits for Liability and Uninsured/Underinsured Motorists (UM/UIM) Coverage
- Worldwide Rental Car Coverage

#### **Collector Cars**

- "Agreed Value" Coverage That Can Increase With The Value of Your Car
- Choice Of Body Shop
- No limit coverage for hobby use of vehicle in collector activities, exhibits and parades
- Coverage For Newly Acquired Autos Worldwide
- No Deductible

#### **Valuables**

- Coverage for Breakage of Fragile Items
- Newly Acquired Item Coverage
- Inflation Protection
- Liberal Appraisal Requirement

#### **Pleasure Boats and Yachts**

- Agreed Value Coverage
- Replacement Cost Loss Settlement
- Liability Protection
- Medical Payments
- Uninsured Boater Coverage
- Longshore and Harbor Workers' Compensation Act (LHWCA)
- Personal Property & Fishing Equipment
- Towing & Assistance
- Trailer Coverage

#### **Excess Liability**

- Property Damage and Bodily Injury
- Personal Injury
- Defense Costs
- Excess Uninsured/Underinsured (UM/UIM) Motorists Protection

Disclaimer: This information is descriptive only. All products may not be available in all jurisdictions. Coverage is subject to the language of the policies as issued.

## **Contact**

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