

CHUBB®



Insurance that exceeds
your everyday expectations.



Masterpiece®
Auto Preference

You can expect a seamless experience, so your day-to-day can go on like nothing ever happened

97%

of Chubb clients who had a claim paid were highly satisfied with their claim experience.

Whether it's driving to hockey practice or taking a trip through our national parks, your life is filled with busy days—and you need to be able to rely on your car to get you where you need to go.

We never want you to worry if your car is damaged and needs to be repaired. That's why in the event of an accident, we always pay for original manufacturer parts to restore your car to a similar, look, feel, and function as before. Our team of Collision Repair Experts will also check your entire car, not just the area that was damaged, to ensure your car is repaired to pre-claim condition. And if you need a rental in the meantime, we won't force you to drive a sedan when the car being repaired is an SUV.

We know how important it is to get you back on the road. That's why we take great care to get you back to your day-to-day life, faster.

At Chubb, you're more than a claim. You're our client.®

We look for ways to say yes.®

If you experience a covered claim, we make sure you're made whole again quickly.

We look for ways to do more.™

We provide comprehensive protection to suit your unique needs, and we work to help prevent issues from happening in the first place.

We go above and beyond for our clients

Meet our Collision Repair Experts

Our team of Collision Repair Experts, who oversee your repairs, are uniquely trained to pay the highest attention to style and safety. Whether it's making sure your back-up camera works properly after damage to a bumper or checking the exact paint color on a damaged door, their focus is getting your car back to pre-claim condition.

Collision Repair Experts...

- hold the highest professional designation for car safety and repair
- are on the scene during catastrophic events, like hurricanes and other major storms, so Chubb clients receive the help and attention they need quickly and seamlessly

We'll repair your
car the right
way, down to the
smallest detail,
every time.



We look for ways to say yes

We make the claims experience faster with less fine print. We've trained our adjusters to respond to a claim within 24 hours, and if approved, to issue payment within 48 hours.



Responsiveness is a top priority

In 98% of all Chubb Masterpiece insurance claims, our claims adjusters make contact within six hours or less of the initial report. And our claims adjusters have the authority to pay claims but can't deny a claim without a manager's approval.



You won't hear us say, "That's good enough"

In the event of a covered accident, Chubb always pays for Original Equipment Manufacturer (OEM) parts to restore your car to a similar look, feel, and function as before.



We'll do what's right for you

We won't dictate which auto shop will work on your repairs. If you have repairs done at a Chubb-certified shop, we'll guarantee the repairs for the lifetime of the vehicle.



When a client got into an accident, a Chubb Collision Repair Expert quickly determined that the damage had extended into the cast aluminum structure of their BMW M5 and began thoroughly researching the manufacturer's approved procedures for this type of repair. Working directly with a Chubb-certified shop and the manufacturer, the Collision Repair Expert determined that the car could not be restored to its original style and safety, and a total loss was warranted. This process would have likely taken months with another insurance company, but Chubb came to a decision in just three days — bringing peace of mind to the client in no time.

We look for ways to do more



We'll take great care to get you back to your routine

With our rental car coverage, we don't believe in forcing you to drive a sedan when you own an SUV. If you need a temporary car while yours is being fixed after a covered accident, there is no per-day limit on your rental car, up to \$15,000 total.



You'll benefit from our comprehensive protection

You can choose to purchase Agreed Value coverage where the value of your car is determined and guaranteed before a loss. That means if your car is damaged beyond repair or stolen, you get a check for that amount, regardless of age or mileage, within the policy period.



We'll take care of even the smallest details

We're the first auto insurance company in the U.S. to remove personal identification information from your totaled cars. We look to remove your stored addresses, phone contacts, and even garage door opener codes before your car is passed on to the next owner.

Our claims teams in 54 countries are here to assist you at home and abroad — 24/7, 365 days a year.

At the start of their policy, a client had purchased coverage for their \$550 Mercedes where the value was determined and guaranteed at \$108,000 before a loss. Later, when the car was rear-ended at a stop light, the other driver's insurance estimated repairs would cost \$9,000. But when assessing the damage, Chubb discovered that the collision also caused roof damage. With no manufacturer-approved technique for repairing that kind of damage and no way to ensure the car would be repaired to pre-claim condition, Chubb designated the car as totaled and gave the client a check for \$108,000, the value agreed to before the loss.



Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend.

1 **Know the value, get the value**

You can choose to purchase coverage where the value of your car is determined and guaranteed before a loss.

2 **The freedom to choose**

You can choose to have repairs done wherever you like, and we'll offer a lifetime guarantee on repairs done at Chubb-certified shops.

3 **Only the best will do**

We'll always pay for your vehicle to be repaired with Original Equipment Manufacturer parts, so your car is restored to a similar look, feel, and function as before.

4 **Expertise in the field**

Our Collision Repair Experts are uniquely trained to pay the highest attention to style and safety to get your car back to pre-claim condition.

5 **No per-day limit**

If you need a temporary car while yours is being fixed, there is no per-day limit on rental cars, up to \$15,000 total.

6 **Worldwide service**

Our claims teams in 54 countries are here to assist you — 24/7, 365 days a year.

7 **Protecting your privacy**

We are the first auto insurer in the U.S. to remove personal identification information from your totaled car.

8 **Travel with confidence**



















You are covered for damage to a rental car most anywhere in the world.

9 **Premium discounts**

By combining car and home insurance, you may be eligible for considerable savings on your premium.

Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Use of Original Equipment Manufacturer parts to restore your car to a similar look, feel, and function as before		
Collision Repair Experts who oversee your repairs, are uniquely trained to pay the highest attention to style and safety		
Option to purchase Agreed Value coverage where the value of your car is determined and guaranteed before a loss		
Rental coverage up to \$15,000 with no per-day limit, to make sure you have a vehicle that fits the needs of your lifestyle		
Lost key fob replacement, with no deductible or out-of-pocket expense		
Chubb claims teams to assist you at home and abroad		
Removal of all personal identification information, like addresses and phone contacts, from totaled vehicles		
Up to \$10 million in liability limits if you are at fault in an accident		
Up to \$10 million in uninsured or under-insured motorists' coverage		

For more information

Please contact your agent or broker or visit

www.chubb.com/expectmore

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and do more for our clients.

Chubb. Insured.SM

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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