



Deluxe Contents Coverage

This part of Your Masterpiece Policy provides You with coverage against physical loss or damage to Your contents anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Contents	means personal property You or a family member owns or possesses. Contents includes carpets and curtains.
Covered loss	is the physical loss or damage to Your contents or other property covered under this part of Your Policy subject to the terms conditions and exclusions in this Policy.
Replacement cost	means the full cost to replace the contents without deduction for depreciation or the amount required to repair the damage, whichever is less, up to the sum insured.
Your residence	means Your residence with Deluxe Contents Coverage listed in Your Coverage Summary.

How We will Pay Your Claim

Sum insured	The sum insured for each house for each occurrence is shown in the Coverage Summary. You agree that We may change this amount when valuations are conducted and when the Policy is renewed, to reflect current costs and values. The premium will be adjusted in accordance with Our standard rating.
<i>Inflation protection</i>	<p>During the Policy period, the sum insured will be increased daily to reflect the current effect of inflation. At the time of a covered loss, Your contents sum insured will include any increase in the Consumer Price Index (all groups) from the beginning of the Policy period.</p> <p>If, after a covered loss to both house and contents, We pay more than the house sum insured because of extended replacement cost, We will automatically increase the contents sum insured for that loss by the same percentage that We increased the amount of house coverage.</p>
Payment basis	The payment basis for contents is replacement cost. For a covered loss to contents, the amount of coverage depends on where the loss occurs.
<i>At Your residence</i>	If the covered loss takes place at Your residence, We will pay up to the contents sum insured at that residence, for each occurrence.
<i>Away from Your residence</i>	<p>If the covered loss takes place away from any residence You own or live at, for each occurrence We will choose the location which is most favourable to You as the single listed location on which the payment is to be made.</p> <p>Regardless of the number of policies providing You with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.</p>
<i>At a residence not listed in this Policy</i>	<p>If the covered loss takes place at a residence You own or live at that does not have contents coverage listed in this Policy or any other Policy issued by a direct or indirect subsidiary of The Chubb Corporation, We will pay up to 10% of the highest sum insured for contents in this Policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation, for the 60 days immediately after You begin to move Your contents there.</p> <p>We will choose the location which is most favourable to You as the single listed location on which the payment is to be made.</p> <p>Regardless of the number of policies providing You with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.</p>
Deductible	A deductible listed in the Coverage Summary applies to each occurrence. But it does not apply to a covered loss of more than \$50,000.



Pairs, sets and parts

For covered loss or damage to a pair or set, or to part of a larger unit, We will pay whichever of the following is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if You agree to surrender the undamaged article(s) of the pair, set or parts to Us and We agree to accept them, We will pay You the full replacement cost of the entire pair, set or parts.

Special limits

For a covered loss to each category of contents listed below, We will not pay more than the amounts shown. These special limits do not increase the sum insured for Your contents or on any item covered elsewhere in this policy.

Item	Special Limit
Legal tender , travellers cheques, bank notes, stored value cards, bullion, gold, silver, platinum, or tokens.	\$2,500
Securites , accounts (other than accounts covered under Extra Coverages - "Account Funds"), deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports or tickets. However, when this property is located in a bank vault or bank safe deposit box rented in the name of You or a family member having authorised access, Your full contents coverage away from Your residence will apply for a covered loss.	\$5,000
Trailers	\$5,000
Watercraft including boats, canoes, rafts and jetskis and their furnishings, equipment and outboard motors.	\$10,000
Jewellery , watches or precious and semi precious stones, whether set or unset that are lost, misplaced or stolen.	\$25,000 per item up to \$50,000 per occurrence
Furs that are lost, misplaced or stolen.	\$5,000
Items of precious metals including silverware, tableware, trays, trophies and similar household articles, other than jewellery, which are made of gold, gold-plate, silver, silver-plate, pewter or platinum.	\$100,000
Collectible stamps , coins and medals However when this property is located in a bank vault or bank safe deposit box rented in the name of You or a family member having authorised access, Your full contents coverage away from Your residence will apply for a covered loss.	\$5,000
Guns that are lost, misplaced or stolen.	\$5,000



Extra Coverages

These coverages are included in Your Deluxe Contents Coverage and are in addition to the sum insured for Your contents unless stated otherwise or an exclusion applies. The deductible applies to Extra Coverages unless stated otherwise.

Business property	We will pay up to \$50,000 for a covered loss to business property You own or possess or We will pay up to \$75,000 for a covered loss to business property You own or possess as a qualified medical practitioner, veterinarian, lawyer or architect working from the location listed in the Coverage Summary.
<i>Business property</i>	means furniture, supplies, equipment, inventory, books, records, and electronic data processing property used to conduct Your business.
Newly acquired items	We cover Your newly acquired contents for 20% of the highest amount of Deluxe Contents Coverage as listed on Your Coverage Summary but You must request cover for the newly acquired contents within 60 days after You acquire them and pay Us the additional premium from the date acquired. We reserve the right not to insure the newly acquired contents after the 60th day.
Data replacement	We cover Your personal data stored on computer software which You own or possess. We will pay up to \$10,000 for the replacement or recreation by an external professional person or body of that personal data as a result of a covered loss or computer virus.
<i>Computer virus</i>	means an illegal or malicious entry into electronic data processing property which results in functions that distort, corrupt or manipulate the electronic data processing property.
Endangered property	Covered contents removed from Your residence because the residence is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the sum insured for Your contents.
Food spoilage	We cover food or wine while contained in a refrigerator or freezer which spoils due to changes in, or extremes of, temperature caused by: <ul style="list-style-type: none">• off premises power interruption;• interruption of premises power supply; or• mechanical or electrical breakdown of refrigeration equipment. This coverage applies only to spoilage which occurs at any residence You own or live at. This payment does not increase the sum insured for Your contents. For a covered loss to wine, We will not pay more than \$10,000.
Account funds	We will pay up to \$25,000 for the loss of Your financial institution account funds due to the unauthorised use of Your bank card, debit card, or their account numbers, including unauthorised electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.
<i>Account funds</i>	means funds from an account that You or a family member may access.
<i>Unauthorised use</i>	means removal of funds from Your financial institution account without permission from You or a family member. Unauthorised use does not mean the removal of funds from Your financial institution account: <ul style="list-style-type: none">• in excess of the amount authorised by You or a family member; or• by a person or entity with unlimited access to these funds.



Contents of a relative-in-care We will pay up to \$10,000 for a covered loss to contents a relative-in-care owns or possesses and usually keeps at a residential care facility.

This coverage applies to a covered loss occurring at the facility where the relative-in-care resides. The amount of coverage is the most We will pay for each occurrence regardless of the number of relatives-in-care residing in the same unit in the facility. The payment basis for contents of a relative-in-care is replacement cost. Our payment is subject to a \$500 deductible.

The same special limits apply to the contents of a relative-in-care as to Your contents with the following exceptions:

Legal tender , travellers cheques, bank notes, stored value cards, bullion, gold, silver, platinum, or tokens	\$500
Jewellery , watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen	\$1,500

Guest property We cover personal property of Your guests, domestic workers or relatives while it is in any house occupied by You or a family member.

The following Extra Coverages apply only at a residence listed in the Coverage Summary where You are a tenant or a unit owner:

Additions and Alterations We cover Your building additions, alterations, fixtures, improvements, installations or items of real property that You own or are responsible to insure at Your residence. This includes breakage of glass or safety glazing material in the building or a door or window. We also cover any other structure at Your residence that is owned by You or available for Your exclusive use and which You are required to insure. But the loss must be for that part of Your unit in which You have an insurable interest.

For a covered loss to these items, We will pay up to 25% of the contents sum insured plus any higher amount listed in the Coverage Summary for Additions and Alterations. The same payment basis applies to Additions and Alterations as to contents. However, if You have a covered loss to Additions and Alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, We will only pay the reconstruction cost less depreciation.

Additional living expense Under certain conditions (described below), when Your residence cannot be lived in because of a covered loss to Your residence, or if applicable, its contents, We cover the expenses detailed below. There is no deductible for this coverage.

Extra living expenses If a covered loss makes Your residence uninhabitable, We cover the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living. We cover this increase for the reasonable amount of time it should take to restore Your residence to a habitable condition or if You or members of Your household permanently relocate, the shortest amount of time required to settle elsewhere. However, if You are newly constructing Your residence or constructing additions, alterations, or renovations to Your residence at the time of a covered loss, We only cover the increase in Your normal living expenses incurred by You for the reasonable amount of time required to restore the residence to the condition it was in prior to the covered loss. This period of time is not limited by the expiration of this Policy.

Extra boarding expenses for pets If You are entitled to a benefit payable under the extra living expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for the time you are receiving the extra living expenses up to a maximum of \$30,000.

Fair rental value If a covered loss makes a part of Your residence which You usually rent to others uninhabitable, We cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. This period of time is not limited by the expiration of this Policy.

<p><i>Forced evacuation</i></p>	<p>If You are forced to evacuate Your residence as a direct result of a covered loss or a reasonable threat of a loss covered under this Policy, We cover the reasonable increase in Your normal living expenses incurred by You that is necessary to maintain Your household's usual standard of living. We also cover any loss in fair rental value if Your residence is usually held for rental, but We do not cover any loss due to cancellation of a lease or agreement. We cover these forced evacuation expenses for up to 90 days, even if the Policy period ends during that time.</p>
<p><i>Evacuation boarding expenses for pets</i></p>	<p>If You are entitled to a benefit payable under the forced evacuation expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for a maximum period of 90 days up to a maximum of \$2,500.</p>
<p><i>Emergency clothing and essential purchases</i></p>	<p>If You or a family member are not able to access Your residence, We will pay up to a maximum \$5,000 for essential replacement clothing and toiletry items You or a family member need to purchase as a result of a covered forced evacuation loss.</p>
<p>Common Area Cover</p>	<p>If You are a unit owner We will pay up to \$50,000 for any one occurrence for Your share of any extraordinary payments or special levies charged against all strata title owners for common property or area loss or damages during the Policy period, which are in excess of Your body corporate or strata insurance. The common property or area loss or damages must be a result of a covered loss to property or as a result of liability that would be covered under this Policy. We will not pay any deductible amount that You are expected to pay under Your body corporate or strata insurance. There is no deductible for this coverage.</p>
<p>Landscaping</p>	<p>We cover Your trees, shrubs, plants and lawns at Your residence against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft and loss caused by a vehicle or aircraft.</p> <p>We will pay up to a total of 10% of the contents sum insured at the location at which the loss occurs, but not more than \$20,000 for any one tree, shrub or plant.</p> <p>This extra coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss.</p>
<p>Tree removal</p>	<p>Unless covered elsewhere under this Policy, We will pay the reasonable expenses You incur up to a total of \$5,000 for each occurrence to remove trees which have fallen, or trees threatening to fall and cause damage to Your residence or neighbouring premises, due to wind, hail, sleet or the weight of ice or snow, fire, lightning, explosion, riot or civil commotion, earthquake or malicious mischief. These payments apply only to fallen trees, or trees threatening to fall and cause damage, at a location shown in the Coverage Summary.</p> <p>This extra coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss. There is no deductible for this coverage.</p>
<p>Fire department charges</p>	<p>If a fire department is called to protect Your residence or its grounds against a covered loss or potential covered loss, We will pay up to \$5,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.</p>
<p>Lock replacement</p>	<p>If the keys to Your residence are lost or stolen, We will pay the cost of replacing the locks. In addition, if the keys which are lost or stolen contain an electronic unlocking device to Your car on the same key ring which is lost or stolen at the same time, We will pay the cost of replacing the electronic unlocking device up to a maximum of \$5,000. There is no deductible for this coverage.</p> <p>You must notify Us in writing within 72 hours of discovering this loss.</p>
<p>Debris removal</p>	<p>Unless covered elsewhere under this Policy, We cover the reasonable expenses You incur made necessary by a covered loss to demolish damaged covered property, if necessary, and to remove debris of the covered loss including the property that caused a covered loss up to 30% of the sum insured shown in the Coverage Summary.</p>
<p>Emergency repairs</p>	<p>After a covered loss, We cover the reasonable expenses You incur for necessary emergency repairs made solely to protect Your residence against further covered damage. These payments do not increase the sum insured for Your residence.</p>



Modification costs	We cover You or a family member for the necessary expenses, up to a maximum of \$50,000, to make modifications to Your residence, if permitted under the terms and conditions of Your agreement, so that You may remain in Your residence, if You or a family member is permanently disabled as the result of an accident during the Policy period.
<i>Permanently disabled</i>	means: <ul style="list-style-type: none">• permanent physical severance at or above both ankles or permanent total loss of use of both legs or feet; or• permanent physical severance at or above both wrists or permanent total loss of use of both arms or hands; or• total and irrevocable loss of sight in both eyes.
Construction works and materials	We will cover the works, building materials and construction supplies owned by You and located on the grounds of Your residence intended for use in its construction, addition, alteration or renovation up to 25% of the contents sum insured or \$200,000, whichever is less. If the cost of the building work exceeds this amount You must notify Us before the building works begin and it is Our decision whether to accept the increased risk of the insurance and, if so, on what terms. These payments apply only to a covered loss, and they do not increase the sum insured for Your residence.
Rebuilding to code	After a covered loss, We cover the necessary cost of conforming to any law or to any ordinance that requires or regulates: <ul style="list-style-type: none">• the repair, replacement, or rebuilding or demolition of the damaged portion of Your additions and alterations made necessary by the covered loss;• the demolition, replacement, or rebuilding of the undamaged portion of Your additions and alterations necessary to complete the repair, replacement or rebuilding of the damaged portion of Your residence or other permanent structure; or• the demolition of the undamaged portion of Your additions and alterations when Your residence must be totally demolished.
Mortgage discharge	We will pay the reasonable legal costs to discharge Your mortgage if Your claim is for a total loss under this Policy up to a maximum of \$5,000.
Mould remediation expenses	We provide coverage for mould remediation expenses You incur, made necessary by a covered water damage loss to Your residence. For each occurrence, We will pay up to a total of \$25,000, plus any additional amount of coverage shown in the Coverage Summary for mould remediation expenses at this location. This coverage applies only to the portion of Your contents or additions and alterations, which directly sustained the covered water damage loss. These payments do not increase the sum insured for Your residence.
<i>Mould remediation</i>	means the reasonable and necessary costs not otherwise covered for: <ul style="list-style-type: none">• testing the indoor air quality for mould;• testing the surfaces and materials of Your additions and alterations or contents for mould;• developing a mould remediation plan; and• implementing a mould remediation plan including the clean up, removal, containment, treatment, or disposal of mould. Mould remediation also means the reasonable and necessary costs, including the increased cost, not otherwise covered for: <ul style="list-style-type: none">• removing debris solely due to mould; and• repairing or replacing covered property damaged or removed solely due to mould. We also provide coverage for temporary relocation expenses You incur, made necessary by mould remediation. For each occurrence, We will pay up to 20% of the total amount of mould remediation expense coverage. There is no deductible for temporary relocation expenses.

Temporary relocation expenses

means

- the reasonable increase in Your normal living expenses that is necessary to maintain Your household’s usual standard of living for the reasonable amount of time required to complete mould remediation; and
- the fair rental value of that part of Your residence rented or held for rental, for the reasonable amount of time required to complete mould remediation, during the period of time it is usually rented.

Mould

means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

We will not make any additional payments for mould remediation expenses or temporary relocation expenses under any other Extra Coverage. The amount of coverage for mould remediation expenses and temporary relocation expenses is the most We will pay for the sum of all mould remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the Policy period.

Exclusions

These exclusions apply to Your Deluxe Contents Coverage, including the Extra Coverages, unless stated otherwise. The words “caused by” mean any loss that is contributed to, made worse by, or in any way results from that peril.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, fungi, mould, dry or wet rot, warping, insects or vermin. We do insure subsequent covered loss unless another exclusion applies.

Fungi and mould

We do not provide coverage for the presence of mould, however caused, or any loss caused by mould. But We do cover mould resulting from fire or lightning unless another exclusion applies. **Mould** means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i) You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii) a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent covered loss unless another exclusion applies.

Contamination

We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do We cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A **pollutant** is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A **contaminant** is an impurity resulting from the mixture of a substance with a foreign substance. **Waste** includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals

We do not cover any loss caused by vermin, insects or rodents. But We do insure subsequent covered loss unless another exclusion applies.



Special rules for escaping water	If any of the causes of loss previously described in the exclusions for wear and tear, fungi and mould, inherent vice and breakdown, contamination or loss by animals cause water to escape from within a household appliance, swimming pool or plumbing, heating or air conditioning system, We cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for wear and tear, fungi and mould, inherent vice and breakdown, contamination or loss by animals. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. But We do not cover loss to the appliance, swimming pool, or system itself.
Flood	We do not cover any loss caused by flood, waves or tidal water, overflow of a body of water or spray from any of these even if it is driven by wind. Flood means the inundation of normally dry land by water escaping or released from the normal confines of any natural watercourse or lake or of any reservoir, canal or dam. But We do provide cover against tsunami and We do insure subsequent covered loss unless another exclusion applies. Tsunami means a sea wave caused by a disturbance of the ocean floor or by a seismic movement.
Business property	We do not cover any loss to business furnishings, supplies, equipment or inventory unless it is business property covered as an Extra Coverage.
Computer error	We do not cover any cost to correct a malfunction, error or deficiency in programming or instructions to a computer or in the computer itself.
Tenant property	We do not cover any loss to property of roomers, boarders, or other tenants.
Motorised land vehicles	We do not cover any loss to a motorised land vehicle. But We do cover decommissioned motorised land vehicles in storage at Your residence, unregistered motorised land vehicles used solely on and to service the residence, unregistered motorised land vehicles used to assist the disabled and golf carts.
Theft of certain electronic equipment from a motorised land vehicle	We do not cover any theft or attempted theft of: <ul style="list-style-type: none">• sound or visual reproducing, receiving, displaying and transmitting equipment;• data processing equipment;• global positioning systems;• scanning monitors, radar and laser detectors; or• any other similar equipment, including their accessories and antennas; from a motorised land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.
Repairs and renovations	We do not cover loss or damage caused by repairing, restoring, retouching, refinishing or renovating contents except jewellery, watches and furs. But We do insure subsequent covered loss unless another exclusion applies.
Dampness or temperature	We do not cover any loss caused by air dampness or temperature extremes or condensation unless the loss or damage is directly caused by rain, snow, sleet or hail except for as provided in the Extra Coverage “food spoilage” above.
Confiscation	We do not cover any loss caused by the confiscation, destruction or seizure of property by any government or public authority.
Loss to animals	We do not cover any loss, damage or injury of or to animals, birds or fish.
Aircraft	We do not cover any loss to an aircraft or aircraft parts.

Intentional acts	<p>We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with You.</p> <p>But we do provide coverage for You or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one done deliberately with conscious design. However, this exclusion shall not apply when the loss is caused by an intentional act committed for the purpose of preventing personal injury or property damage or eliminating danger to persons or property.</p>
Misappropriation	<p>We do not cover any loss caused by the stealing, theft, taking or other misappropriation by or under the direction of a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with You. This exclusion does not apply to the stealing, theft, taking or other misappropriation by Your domestic workers, guests or tenants, unless the misappropriation was at the direction or instruction of a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with You.</p>
Faulty planning, construction or maintenance	<p>We do not cover any loss caused by the faulty acts, errors or omissions of You or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But We do insure subsequent covered loss unless another exclusion applies. Planning includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. Construction or maintenance includes grading, compacting, materials, workmanship, and parts or equipment used for construction, repair or maintenance.</p>
Failure to protect	<p>We do not cover any loss or damage caused by Your failure to use all reasonable means to protect property before, at, or after the time of a loss.</p>
Acts of war	<p>We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.</p>
Nuclear, biological, chemical or radiation hazard	<p>We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. But We do insure subsequent covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.</p>
