



Masterpiece

Chubb Personal Insurance

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10 reasons

To choose Chubb for Wine Collections Insurance



1. **Agreed value and Cash Option**

Chubb pays the agreed value for itemized bottles whether the item is replaced or the settlement is taken in cash.

2. **Vintner and Sommelier**

Vintner offers basic protection: theft, fire, vandalism and breakage. *Sommelier* offers additional protection with the following coverages: extremes in temperature, humidity changes, vibration and light damage.

3. **No Deductible**

No deductible is applied to this coverage.

4. **Appraisal Threshold**

For your client's ease, Chubb only requires appraisals for bottles of wine over \$10,000.

5. **Blanket or Itemized**

Chubb offers the choice while providing the same rate and coverage under both options (blanket coverage subject to a \$1,000 per item limit).

6. **Cost Effective Rating**

This coverage ensures that scheduling wine is more affordable than combining wine under contents coverage. Chubb also has the ability to write monoline wine collections.

7. **Breakage**

This coverage is included for both *Vintner* and *Sommelier* packages.

8. **Wine Accessories**

Also included in your client's coverage are climate control systems, racking systems, inventory systems and other accessories.

9. **Label Coverage**

Chubb covers any damage to the labels of wine: peeling, tearing, etc. Label damage will significantly reduce the value of the wine.

10. **Worldwide, Transit and Off-Site Storage**

Chubb covers your client's wine anywhere in the world. In addition, your client's wine is automatically covered while in transit to a new location. This also includes off-site storage - up to \$50,000 or 20% of the schedule being stored off premises.

**Contact our Personal Lines Service Centre
to get a Wine Insurance Program 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.