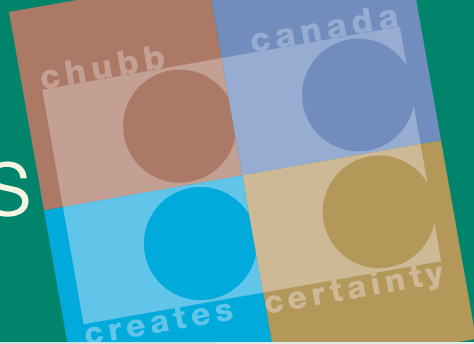


Chubb's Claims for Personal Lines Creates Certainty



Coverage That Suits Your Lifestyle.

A policy that provides innovative coverage, world class service, and eliminates uncertainty in the event of a claim. At Chubb Canada when it comes to protecting your home and your assets, we offer peace of mind. For more than 75 years Chubb has been building a reputation as one of Canada's leading insurers providing unrivaled service for owners of fine homes and possessions.

Peace of Mind at Home.

At Chubb Canada we understand the financial and emotional value of your home regardless of whether you rent or own. We offer you reassurance on homes of all ages, sizes and styles. **Chubb's Masterpiece Extended Replacement Cost Coverage** will pay to have your home rebuilt after a covered loss even if the cost to do so is greater than the amount of your policy.

We are committed to giving you confidence in the event of a covered total loss in restoring your home to its original beauty. With the **extended replacement cost coverage** we provide a cash settlement option that enables you to receive cash up to the policy limits if you decide not to rebuild or if you choose to rebuild at a different location.

With Chubb's replacement cost coverage, we can insure your belongings for the amount it costs to replace them today. Your valuable possessions may be covered without deduction for depreciation.

To make the claims process easier for you, Chubb Canada has developed a network of highly qualified Restoration experts to respond to your loss. These Service Providers have been selected for their in depth understanding of your needs and their ability to respond with prompt service and high quality work.

Protection on the Road.

Chubb Canada ensures the stress of an accident isn't compounded when you have a claim. Our coverage includes payment for the replacement of damaged parts with the original manufactured parts. With Chubb Canada you have options. You can choose a body shop to repair your vehicle or choose from one of Chubb Canada's network of preferred repair and rental facilities that have been specifically chosen to ease your burden. **Chubb's Masterpiece Auto** policy also provides enough coverage for you to select a rental car of your choice after an accident.

Exceptional Claims Handling Services

We devote significant resources to our Property Department to ensure that we are capable of handling losses of all levels of complexity, sophistication and severity.

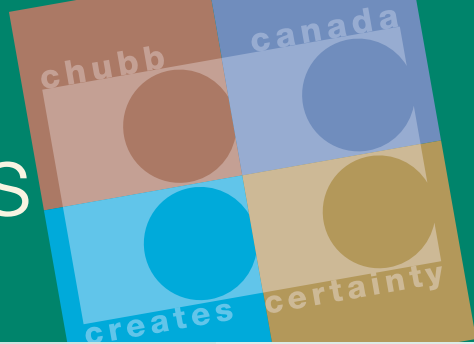
Our staff is trained with the most up-to-date techniques in loss mitigation and advanced software tools to have the job completed efficiently and effectively.

Our Claims Service Centre is equipped with the latest technology and is available 24/7 to respond to your claim the same business day. Our team of trained professionals will deliver exceptional service and expertise while assessing your needs.

In the event of a catastrophic loss, Chubb has assembled a team of loss professionals that can be mobilized and deployed to address the situation.



Chubb's Claims for Personal Lines Creates Certainty



Reporting a Loss

You may report a loss or submit a claim by contacting your insurance broker or by contacting us directly:

Canada Wide 24 Hour Claim Service	(800) 532-4822
Windshield Claims	(866) 682-4822
Fax	(800) 511-8282
Email	canadian-claim-reports@chubb.com

In Quebec, you can also use the following:

Phone	(833) 369-2537
Fax	(888) 315-2357

For additional information about the Personal Lines claims team, we invite you to contact any of the following:

Lisa Telford

AVP Property & Service Manager
(416) 359-3222 ext. 4457

Jason Cedrone

Unit Manager, Claims Service Centre
(416) 359-3222 ext. 3159

Beck Wells

Unit Manager, Field Operations
(416) 359-3222 ext. 4500

Branch Offices

Toronto

Phone: (416) 863-0550
Fax: (416) 863-5010

Montréal

Phone: (514) 938-4000
Fax: (514) 938-2288

Calgary

Phone: (403) 261-3881
Fax: (403) 269-2907

Vancouver

Phone: (604) 685-2113
Fax: (604) 685-3811



www.chubbinsurance.com

CHUBB
INSURANCE **Chubb Insurance Company of Canada**

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies, which includes: Federal Insurance Company - Vigilant Insurance Company - Great Northern Insurance Company - Pacific Indemnity Company - Northwestern Pacific Indemnity Company - Texas Pacific Indemnity Company - Chubb Lloyds Insurance Company of Texas - Chubb Custom Insurance Company - Chubb Indemnity Insurance Company - Chubb Insurance Company of New Jersey - Chubb National Insurance Company - Executive Risk Indemnity Inc. - Executive Risk Specialty Insurance Company - Chubb Insurance Company of Australia, Limited - Chubb Insurance Company of Canada - Chubb Insurance Company of Europe, S.A. - Chubb do Brasil Companhia de Seguros - Chubb de Colombia Compañía de Seguros, S.A. - Chubb de Chile Compañía de Seguros Generales, S.A. - Chubb de Mexico, Compañía Afianzadora, S.A. de C.V. - Chubb de Mexico, Compañía de Seguros, S.A. de C.V. - Chubb Argentina de Seguros, S.A. - Chubb Insurance Company (Thailand) Ltd. - PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions. In addition, not all coverages are available in all jurisdictions.

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. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued.

