



Case Study: Yacht Select policy saves our clients' day (and \$300,000)

While cruising along the Pacific Coast, our clients' 63' yacht's engine suddenly failed. Because our Yacht Select policy covers losses for machinery damage, or losses due to mechanical or electrical breakdown, and because the loss wasn't specifically excluded and other exclusions didn't apply, coverage was afforded. Although the annual premium for the Yacht Select was \$350 higher than our Yacht Standard policy, the clients understood the value in our enhanced Yacht Select form when their \$300K claim was covered. Had the clients purchased insurance without similar coverage, their claim may have been denied.

	Location:	California
	Boat Type:	63' pilothouse motor yacht
	Cause of Loss:	Engine failure – cause unknown
	Coverage Showcase:	No exclusion for machinery damage losses
	Total Insured Value:	\$465K
	Total Claim Payment:	\$310K
	Policy Type:	Masterpiece Yacht Select
	The Chubb Difference:	These clients are currently repairing their yacht and plan to return to the water very soon. Seeing the value of Chubb's Masterpiece Yacht Select policy firsthand, our first-time clients are turning into forever clients and will look to insure any future yachts with the same level of protection.

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