









Case Study: Damage to mega-yacht doesn't put a damper on holiday cheer

This client loves to celebrate holidays on the water, so when his mega-yacht was damaged by a container ship that broke loose from a nearby dock, he thought he'd have to cancel his family's annual Christmas/New Year's party in the Bahamas.

	Location:	Florida
	Boat Type:	100' mega-yacht
	Cause of Loss:	Property damage from a container ship
	Coverage Showcase:	Generous Temporary Substitute Watercraft coverage
	Total Insured Value:	Yacht Property Damage Coverage: \$11M Temporary Substitute Coverage limit: \$150K
	Total Claim Payment:	\$150K
	Policy Type:	Masterpiece Yacht Preference
	The Chubb Difference:	Thankfully, our Masterpiece Yacht Preference policy form provides up to \$150K of coverage for Temporary Substitute Watercraft, with no deductible. So, while the client was unable to host his party aboard his own yacht, his family chartered another mega-yacht for 10 days. They were ecstatic they were able to continue their annual holiday tradition and grateful for being "Chubb insured."

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