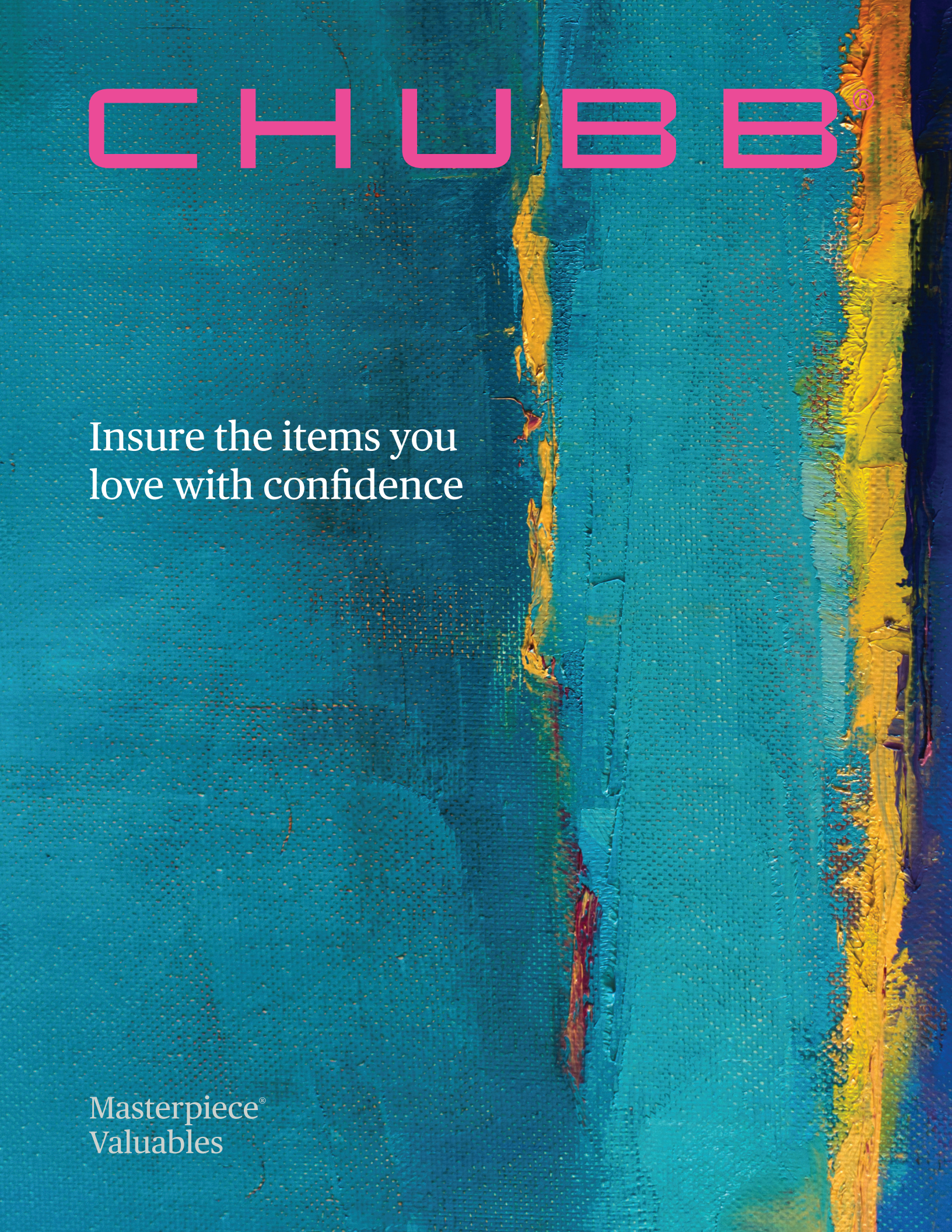

CHUBB®
Insure the items you
love with confidence
Masterpiece®
Valuables

Your valuable possessions tell a unique story

97%

of Chubb clients who had a claim paid were highly satisfied with their claims experience.

We understand your treasures reflect your own personal journey. Whether it's a necklace passed down from your grandmother, pottery from your travels abroad, or a one-of-a-kind piece from an art fair, the things you love evoke memories of a special time in your life and speak about your adventures and passions.

While typical homeowners' policies are designed to protect your home and what's inside, there is usually limited coverage for valuable possessions that may get lost, stolen, or damaged. That's why with Chubb's Masterpiece coverage, you can protect the special possessions that matter to you.

At Chubb, you're more than a claim. You're our client.[SM]

We look for ways to say yes.[SM]

If you experience a claim, we make sure you're made whole again quickly.

We look for ways to do more.[SM]

We provide comprehensive protection to suit your unique needs, and go above and beyond when it comes to protecting our clients.

We look for ways to do more for your community too

At Chubb, we know that wherever you call home matters. We're always looking for ways to do more for our clients. But that doesn't just stop with you.

Whether it's offering vision screening to medically underserved children, technology training and professional development to adults who are unemployed or in low wage jobs, or fellowships and training to Teach for America alumni, we look for ways to do more for your community too.

Here's how we also support local artist communities to shine light on the next generation of talented artists and their work:

New York Academy of Art

Each year Chubb sponsors three artists from the New York Academy of Art as part of its annual Fellowship Program. The fellows are provided a studio, stipend, and access to the school's facilities, faculty, classes and critiques to develop an independent body of work. Their fellowship culminates in an exhibition of their work.

Winter Antiques Show

As a sponsor of the Winter Antiques Show, a leading fair that showcases eclectic art, antiques, and designs, Chubb supports the East Side House Settlement, a nationally recognized, community-based organization in the South Bronx. The East Side House Settlement works with schools, community centers and other partners to bring quality education, resources, and specialized technology training to nearly 10,000 residents of the South Bronx and Northern Manhattan each year.

SOFA

Chubb sponsors SOFA, a premier art fair, and the CONNECT competition to support design students every year. Working under faculty supervision, students have the opportunity to create and display a 576-square foot environment that incorporates seating, lighting and objects.

To learn more about our impact in communities across the country, visit our website at **expectmore.chubb.com.**



We look for ways to say yes

A Chubb client lost a custom diamond bracelet made for her 25th wedding anniversary. After submitting her claim, and with little paperwork and processing time, her claim was settled, and she received a check for the full replacement value within 48 hours. The client was able to recreate the bracelet, this time with an extra lock.

A Chubb client borrowed jewelry for her trip overseas, and the diamond was lost after falling out of the setting. While standard carriers would not cover her claim because the jewelry was borrowed and not personally owned, her policy with Chubb included coverage for jewelry on loan or consignment, and her loss was covered.

We make the claims experience faster with less fine print. And we've trained our adjusters responding to a claim to consult you within 24 hours, and if approved, to issue payment within 48.

Responsiveness is a top priority

In 98 percent of all Chubb Masterpiece claims, our Claims Adjusters make contact within six hours or less of the initial report. And Claims Adjusters have the authority to pay claims, but can't deny a claim without a manager's approval.

You won't hear us say, "that's good enough"

Chubb's policy covers breakage of your fragile collections, your lost possessions, and your newly acquired treasures.

You'll be treated with empathy

We treat our clients with compassion, so if the unexpected happens, we'll do what's right for you.



We look for ways to do more

Chubb offers a full suite of consultative and collection management services that complement your Valuables policy.

You'll benefit from our focus on prevention and protection

If you have a jewelry collection, we'll share tips on how to protect your items from burglary. If you're an art collector, we'll provide complimentary loss prevention and preservation advice. If you live in a vulnerable area, we'll provide advice on how to secure your valuables before a wildfire, earthquake, hurricane or other major disaster.

During an infrared assessment, a Chubb specialist detected a cold spot behind a client's painting and discovered that the painting was installed directly over an air vent, trapping cold, moist air behind the canvas. Because of this complimentary service, the client moved the art before mold could develop.

You get easy access to qualified specialists

The Preferred Service Provider Network offers complimentary referrals to qualified specialists, with several offering discounts to Chubb clients for a range of services.

When a client's back-up generator failed and his wine cellar lost power, several bottles were spoiled. Chubb covered the loss and put him in touch with a wine advisor to rebuild his collection.

Your team at Chubb will understand your needs

Chubb's in-house team boasts Fine Art, Jewelry & Collections Specialists with extensive academic training, industry experience, and knowledge of diverse collections.



Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend.

1 Worldwide coverage

We protect your covered valuables at home and across the globe and cover most causes of loss, with no deductible.

2 Individualized coverage

We offer flexible coverage options to meet your unique needs, whether you own one high-valued item or many pieces.

3 Protecting your delicate items

Breakage of fragile possessions like fine china, crystal, and porcelain are automatically covered.

4 Convenient and automatic coverage

If you already have itemized jewelry or fine art, newly acquired items are covered for up to 90 days (25% of the itemized coverage).

5 Paying market value

If the market value of an item on your policy before a loss exceeds the amount of coverage for that item, we have you covered. We'll pay the market value before the loss - up to 150% of the amount of your itemized coverage.

6 Premium discounts

If you typically keep certain valuable jewelry pieces in a bank vault, you can benefit from a reduced insurance premium.

7 Liberal appraisal requirements

Appraisals are only required for individual jewelry pieces valued at $100,000 or greater and fine art items valued at $250,000 or greater. Below those values, all we need is a detailed description and estimated value.

8 Agreed Value Feature

At Chubb, we work with you to determine the upfront value of each of your items. For covered total losses, we'll make sure you receive 100% of the agreed value as a cash settlement.

9 The choice is yours

You can decide whether to repair or replace the item, at the merchant of your choice, or keep the cash.

Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Coverage enhancement in the event the market value for an item exceeds the scheduled value	✓	○
Coverage for works on loan/consignment to you (25% of itemized coverage up to $1M)	✓	○
Coverage for works in progress (up to $100,000)	✓	○
Recovered items offered back at no higher an amount than what was paid out	✓	○
Referrals to a global network of vetted collection experts	✓	○
Dedicated in-house team of Fine Art, Jewelry & Collection Specialists	✓	○
Collection Risk Assessment[1]	✓	○
Collection Valuation Review[2]	✓	○
Infrared Assessment[3]	✓	○
Disaster Preparedness Consultation[4]	✓	○
Pre-Renovation Consultation[5]	✓	○
Museum Loan Consultation[6]	✓	○

For all services, contact your agent for eligibility and referral to a local Fine Art, Jewelry & Collections Specialist

[1]On-site analysis of security controls, fire protection, environmental exposures, inventory management and display conditions of the collection. Assessment of private residence and off-site storage facilities.

[2]Review of collection to determine whether scheduled items should be reappraised based on recent sale results and market trends.

[3]Assessment of collection using infrared camera technology to detect potentially harmful environmental conditions.

[4]Tailored disaster planning guidance on preparing for and responding to natural and man-made disasters, as well as basic art stabilization techniques in the event artwork is damaged.

[5]Consultation on how to protect and preserve collections during a renovation in or adjacent to the home.

[6]Review the loss control measures to be implemented by the borrowing institution or consignee. Consult on transit, security, and display conditions.

For more information

Please contact your agent or broker or visit

www.chubb.com

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

Chubb. Insured.℠

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