



CHUBB®

Your safety is what drives us.

Personal Risk Services

Auto safety is becoming more complex.

Your safety drives us to provide an exceptional standard of service, repairs and convenience.

It doesn't matter whether you drive a Toyota or a Bentley, a sports car or an SUV. Vehicles today are complex machines. Their lightweight construction and specialized technology add fuel efficiency to the car and help protect you and your family. But they also make repairs challenging. After an accident, cars must be repaired precisely, to manufacturer's specifications, to be safe on the road again.

Cars are more sophisticated than ever.



To improve fuel efficiency, car manufacturers are making new cars with lighter materials like aluminum, high-strength steel, composites and carbon fiber.



New cars with specialized engines, such as turbo engines or hybrid/electric drivetrains, are more complex and expensive to repair correctly.



Safety enhancements like more airbags, and collision avoidance and parking sensors are becoming common, which keeps you safer but makes collision repairs complicated and costly.

Fixing cars is more expensive than ever.

Lighter materials make collision damage more severe. Complex construction and complicated technology make repairs more challenging and costly. That's not great news for you - unless you are insured by the right company. One that believes in providing the highest quality repair for the highest level of safety - not focusing on doing repairs as cheaply as possible.

Chubb is uniquely positioned to keep you and your family safe on the road.

Our elite team of Claims Examiners make sure vehicles are repaired according to manufacturer's specifications, or not at all.

Chubb has been insuring cars since they were first invented – everything from everyday cars to high-end, luxury vehicles. We respond quickly and professionally to our clients, regardless of whether they're in a small accident or a large catastrophic event. We insist on the highest repair standards to keep our clients safe.

Our expertise gives us an advantage over the competition.



Our Claims Examiners are experts in the handling of specialized, complex auto collision claims.



Our clients have discerning tastes and often own luxury vehicles or complex European automobiles, so we have the expertise to manage any vehicle repair.



We focus on the safety and satisfaction of our clients and their families. Other companies may focus on repairing cars as cheaply as possible.

Our clients receive the highest repair standards.

Where to go: You can choose a dealership, local body shop, or use a recommendation from a friend. We will gladly work with any shop you select to ensure a quick and satisfactory repair.

What parts to use: We insist on Original Equipment Manufacturer (OEM) parts, which are designed to work with the vehicle's safety systems. Aftermarket, junkyard or remanufactured collision-damaged parts may not perform well in a subsequent crash.

When to total: If your vehicle cannot be safely repaired according to the manufacturer's specifications, we total it.

A car's features can help keep you safe. They can also add to repair costs and complexity.

While safety and convenience features may improve your driving experience and reduce the potential for crashes, they also make the vehicle's construction more complex, and repairs more challenging and costly.

Case Study

2014 Porsche Cayenne, struck a guard rail on a country highway

- Agreed Value: \$114,619
- Mileage: 25,399 kms
- The insured stated that the dash lights came on in the dashboard and the vehicle became unresponsive

Damages initially came to \$30,701 following a preliminary inspection.

The claims adjuster requested that a mechanical inspection be completed to determine if the vehicle was safe to drive.

An additional reserve of \$13,000 was suggested due to the discovery of issues within the onboard management system. Given the safety concerns and increased cost, Chubb agreed to consider the vehicle a total loss.

More Airbags

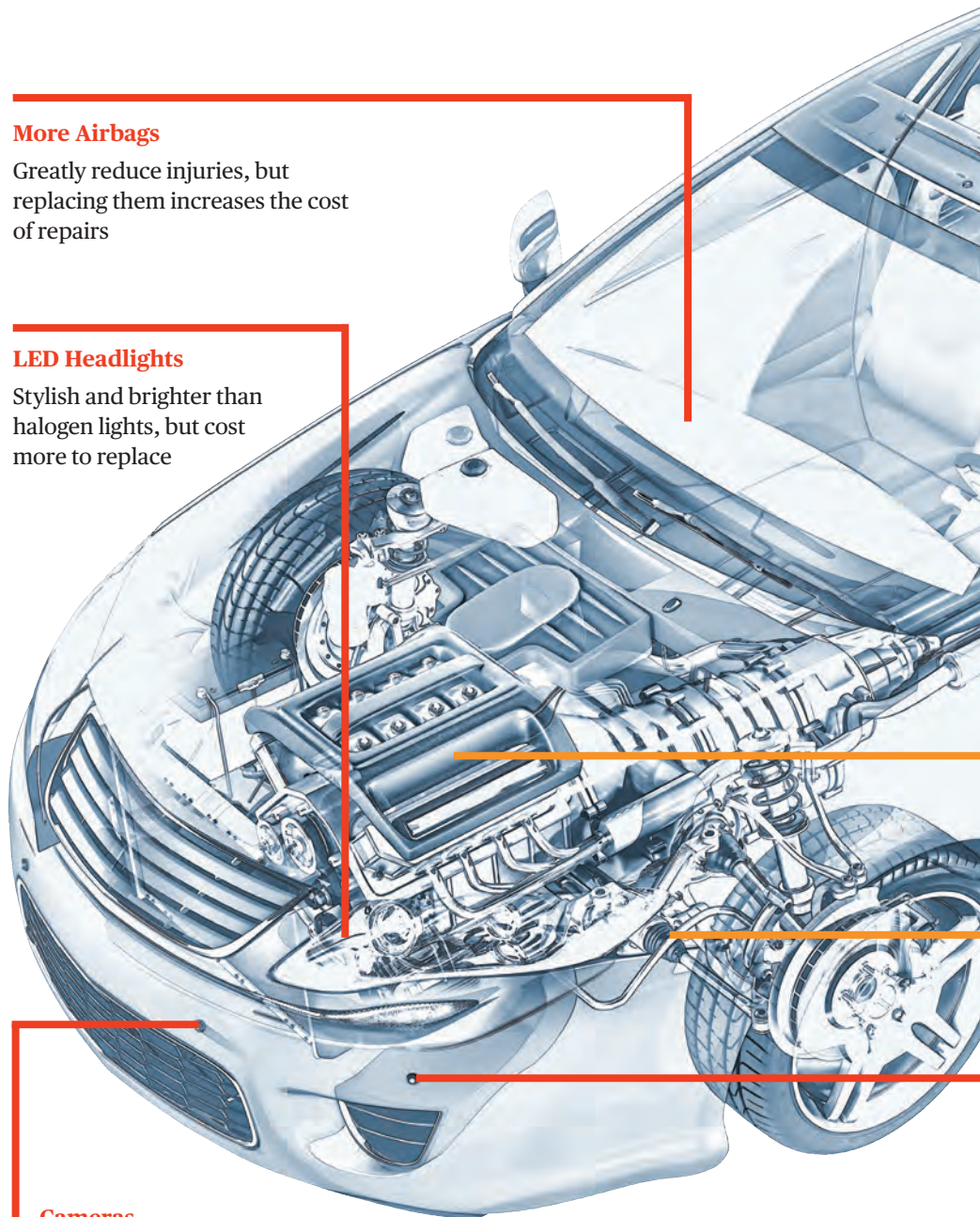
Greatly reduce injuries, but replacing them increases the cost of repairs

LED Headlights

Stylish and brighter than halogen lights, but cost more to replace

Cameras

Reduce parking-related accidents, but increase costs when damaged in a collision

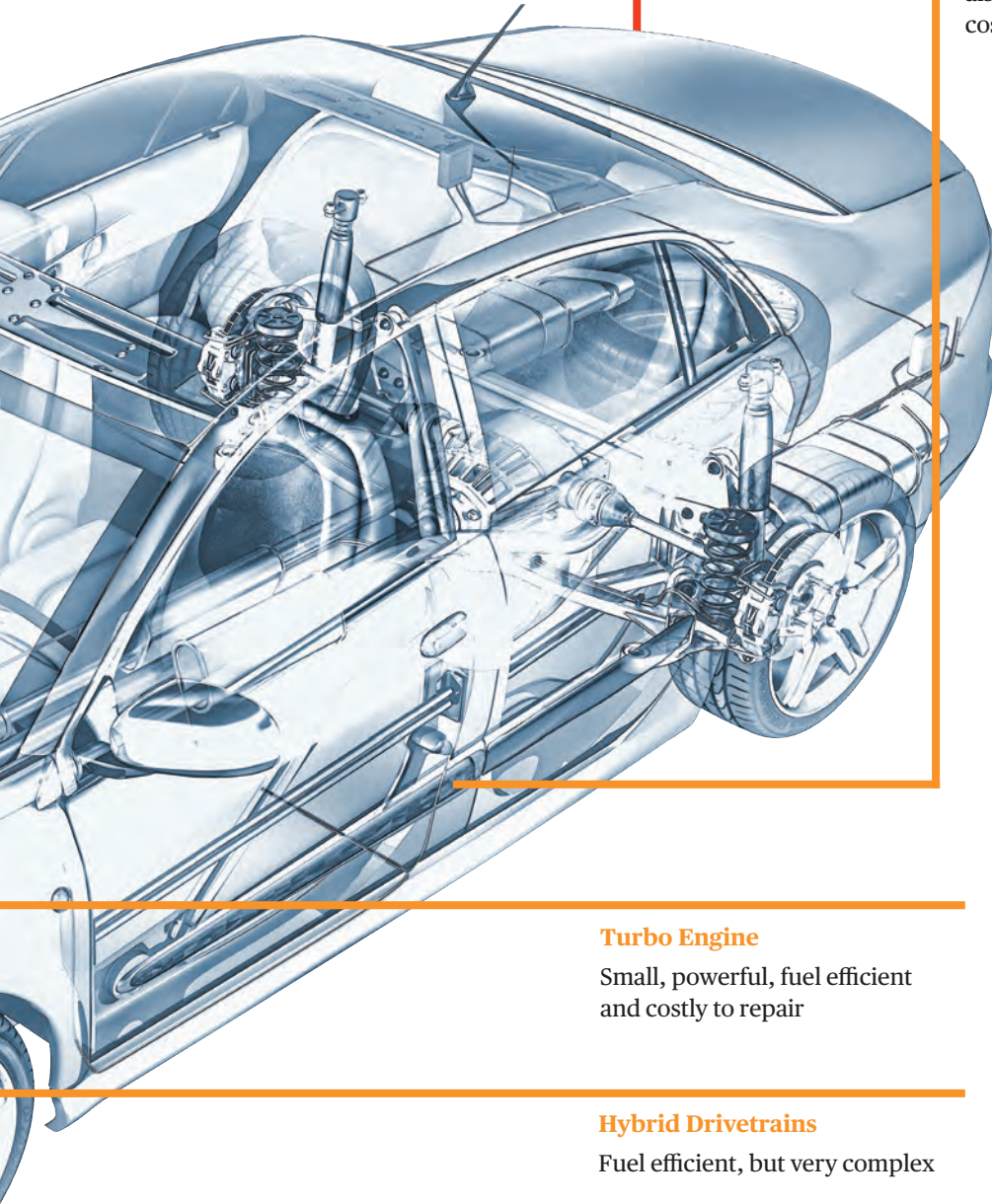


Cameras

Reduce parking-related accidents, but increase costs when damaged in a collision

Lightweight Materials

Aluminum, composites, carbon fiber and high strength steel are used to reduce weight, but are also more complicated - and costly - to repair



Turbo Engine

Small, powerful, fuel efficient and costly to repair

Hybrid Drivetrains

Fuel efficient, but very complex

Adaptive Cruise Control and Automatic Emergency Braking Sensors

Reduce accident potential, but increase severity when damaged in a crash

Case Study

2016 Range Rover, hit on the driver's headlamp and front bumper. Airbags deployed and there was damage to the wheels and engine compartment.

- Agreed Value: \$97,549
- Actual Cash Value: \$95,690
- Mileage: 12,449 kms

The client had only owned the vehicle for three days prior to the accident. He advised that he was unaware that oncoming traffic had an advance and inadvertently ran a red light.

The initial damage estimate came to \$60,627. Due to some concerns regarding the damages sustained by the internal mechanisms, an additional \$8,500 was recommended in precautionary reserves.

Based on the extent of the damages and the client's concern regarding what such a significant repair would mean for a new vehicle, Chubb agreed to consider the vehicle a total loss.

For more information

Please contact your broker or visit
www.chubb.com/ca.

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