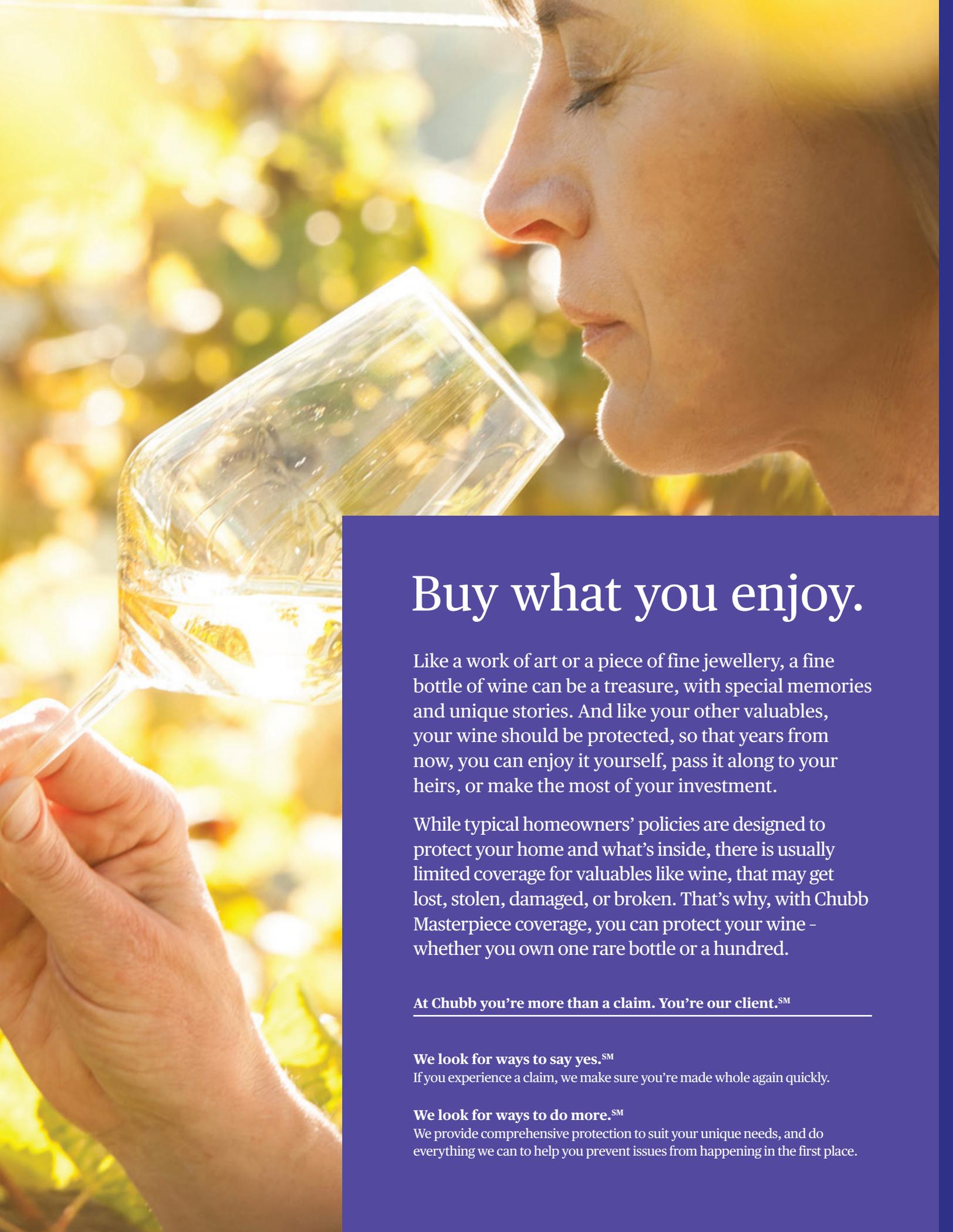


Protect your wine,
so you can appreciate
it for years to come



CHUBB®

Masterpiece® Valuables



Buy what you enjoy.

Like a work of art or a piece of fine jewellery, a fine bottle of wine can be a treasure, with special memories and unique stories. And like your other valuables, your wine should be protected, so that years from now, you can enjoy it yourself, pass it along to your heirs, or make the most of your investment.

While typical homeowners' policies are designed to protect your home and what's inside, there is usually limited coverage for valuables like wine, that may get lost, stolen, damaged, or broken. That's why, with Chubb Masterpiece coverage, you can protect your wine - whether you own one rare bottle or a hundred.

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 do everything we can to help you prevent issues from happening in the first place.

We look for ways to say yes

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.

We make the claims experience faster, with less fine print. Our adjusters will consult with you within 24 hours of your claim, and if approved will issue payment within 48.

You'll never hear us say, "that's good enough"

Your wine is protected against a broad range of losses - including fire, theft, and breakage - worldwide. And, you won't pay a deductible in the event of a covered loss.

We don't make you jump through hoops

We don't need an appraisal for individual bottles of wine that are valued at less than \$50,000. All we need in this instance is a detailed description and estimated value.



We look for ways to do more

Chubb offers a full suite of consultative and loss prevention services to complement your Valuables policy.

Make sure wine is safe in its cellar

We can do an on-site assessment of your cellar or an off-site storage facility, to ensure that your wine has the security and fire detection systems needed, and is not exposed to any potentially harmful environmental conditions.

We'll help you plan for emergencies and other risks

We'll help you design a plan to prepare for natural and man-made disasters, as well as show you how to protect your wine when you're renovating your home.

We know the people you need

We can review consignment agreements and facility reports for you, and offer many other services to keep your wine safe. If our in-house experts don't know the answer or can't provide the service, we can refer you to wine experts worldwide, including sommeliers, appraisers, storage and transportation experts, and custom cellar designers.

The majority of investment-grade wines come from the Bordeaux region.

Over 2 million

Number of wine producers in the world



1%

True investment-grade wine makes up less than 1% of the world's total wine supply.





What to consider when collecting wine

- Buy what you like to drink. In case it doesn't pan out as an investment, you can still enjoy it.
- More expensive wines tend to appreciate by a greater factor.
- Proper storage is essential. Keep it dark, maintain approx. temperature of 12°C-15°C and 65-70% humidity, and keep wine safe from vibration and water. Most people think basements are an ideal place for cellars; however, they are at risk for water infiltration and mold. Storage in an improper climate may age the wine too fast or too slow.
- Keep all receipts and records. Just like with fine art, the provenance of your wine is important. Save all invoices, appraisals and documentation with your collection. If you plan to sell your wine in the future, you may also consider maintaining a detailed record of storage conditions, including temperature and humidity levels.
- If you buy a case of wine, keep it in the wooden crate for security and stability.

Chubb. Insured.SM

This literature is descriptive only. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

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