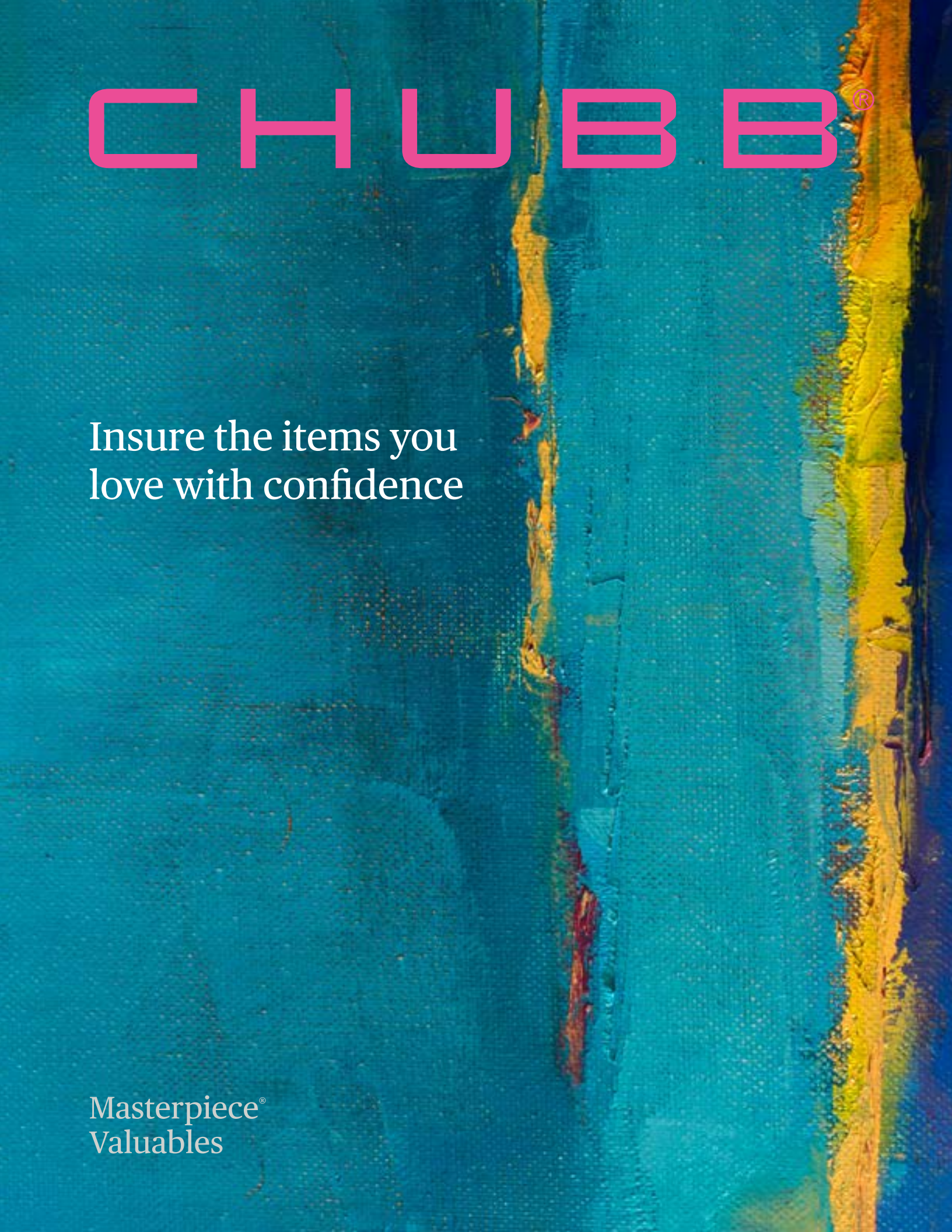

CHUBB®
Insure the items you
love with confidence
Masterpiece®
Valuables

# Your valuable possessions tell a unique story

**94%**
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.

# 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 jewellery 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'll pay up to 150% of that itemized coverage if you choose to replace it.

### 6 Premium discounts
If you typically keep certain valuable jewellery pieces in a bank vault, you can benefit from a reduced insurance premium.

### 7 Liberal appraisal requirements
Appraisals are only required for individual jewellery pieces valued at $100,000 or greater and fine art items valued at $500,000 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.

# 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 cheque 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 jewellery 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 jewellery was borrowed and not personally owned, her policy with Chubb included coverage for jewellery 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 jewellery 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 heavy storm, wildfire, earthquake or other major disaster.

### You get easy access to qualified specialists

We offer complimentary referrals to qualified specialists with several offering discounts to Chubb clients for a range of services.

### Your team at Chubb will understand your needs

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

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 mould could develop.

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.



# For more information

Please contact your broker or visit

**www.chubb.com/ca**

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.

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