

CHUBB®

IDP Learning Fest 2023

International Personal Lines



CHUBB®

Jewellery & Watch Cover

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JEWELLERY INSURANCE

Policy Overview



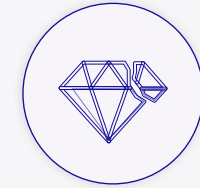
LOSS

You left your ring somewhere?
It's out there somewhere but
you can't find it. It's covered.



THEFT

We all know that horrible
feeling when something we
cherish is stolen. But you can
rest assured that your stolen
piece is covered too.



ACCIDENTAL DAMAGE

You hit your diamond ring on the edge
of a table and it chips, or you're pulling
on a sweater and a prong is bent.
Accidents happen. We cover that too.



MYSTERIOUS DISAPPEARANCE

Sometimes jewellery just disappears
- it could be lost, stolen or hanging
out in a drainpipe somewhere.
Don't worry, that's covered.

Policy Benefits



Complimentary Annual Revaluation

Insured items will automatically be revalued at no additional charge, upon every policy renewal.



No Loading Due to Claims

If you make a claim, your premium does not go up.



Agreed Value Policy

In the event an item is lost, customers can receive the agreed value shown on the policy schedule, less the first S\$100



125% Cover

Enjoy up to 125% coverage on repair and replacement.



Return to Your Chosen Jeweller

Option to return to the preferred or original jeweller or watch boutique for repair or replacement.



Worldwide Cover

Cover against damage and theft, wherever the customer is in the world.

Claim Stories



A bride-to-be wore her new S\$28,000 diamond engagement ring while exercising and lifting weights at the gym, thinking she could protect it by simply turning the diamond to the inside of her hand. She later discovered that the weights not only bent the band out of shape, but that she bent a claw resulting in the diamond falling out. Chubb paid the claim in full.

A customer lost her engagement ring when she accidentally threw it out along with the latex gloves she had just removed. By the time she noticed her ring was missing, the garbage had been removed, and the ring couldn't be found. Chubb paid the full S\$18,500 to replace her ring at the jeweller of her choice.



This customer damaged his cherished Omega Seamaster. While standing by the doorway in a meeting room, he had no time to react when the door swung open and struck his wrist with the handle, cracking the watch face. Due to the level of damage, Chubb paid to replace the watch at his chosen watch boutique, paying S\$8,500.

This customer removed her S\$42,000 diamond ring in a public washroom while she washed her hands and then forgot to put it back on. When she returned later with her heart pounding, her treasure was gone. Chubb paid the full amount to replace her ring at the jeweller of her choice.



Testimonials

“

You learn a policy is only as good as the service when required, and the team absolutely ensured from start to finish, **5 Star service** in all departments. I couldn't talk highly enough and have referred others across to them based on the **effortless personable quality** I have received.

“

They made what could have been an extremely stressful process, **easy!** We thank you for allowing us to retrieve something special.”

“

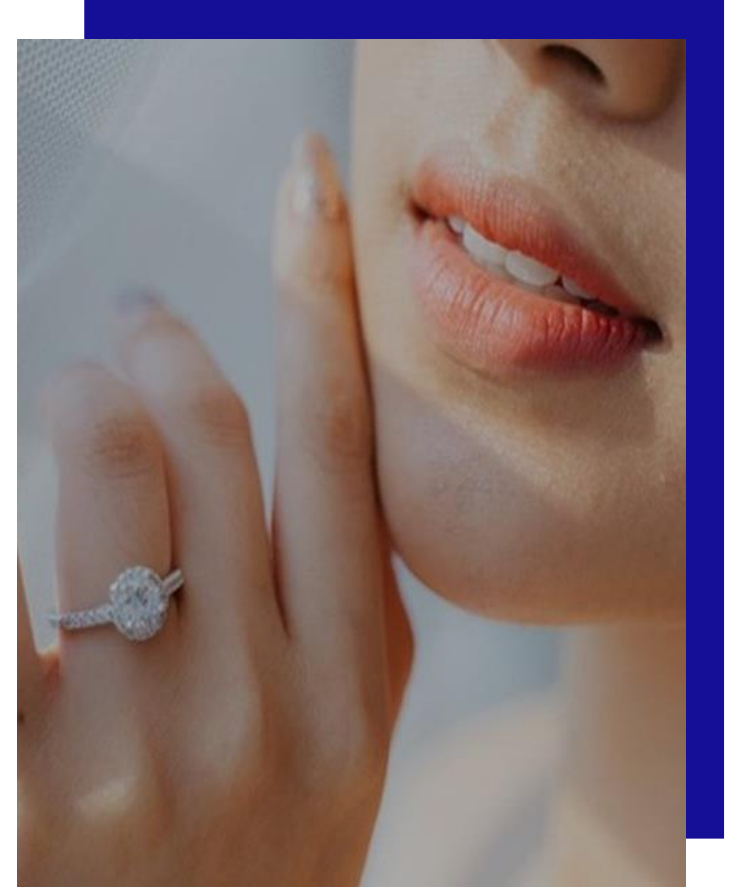
I am **very happy** indeed with all aspects of my recent dealings with them. Attention to the claim was **immediate** and **seamless**. I cannot recommend more highly the **expertise** of their team.”

“

I enquired about a quote for ensuring my engagement ring. The response was so **quick** and **caring**. Not at all like speaking with your usual insurer!! I cannot believe how wonderful this experience was made, and I feel so **safe** knowing that my beautiful ring is insured with them! They cover everything, and the premium is **extremely reasonable!** Thank you so much again!”

Pricing & Eligibility

- Policy cost is **2.3%** of the Sum Insured value + GST.
- Annual cover with annual premium.
- Minimum sum insured per item is **S\$2,500**.
- Maximum policy limit **S\$50,000**.
- Multiple items allowed per policy. Multiple policies can be issued if desired.
- Only for residents who reside in Singapore.
- Policy endorsements and cancellations are allowed.



CHUBB® Masterpiece®



Masterpiece® protects the things you've worked hard for and value most



YOUR HOME

All structural fixtures or renovations depending on type of property and tenancy



YOUR HOME CONTENTS

Worldwide coverage for home contents such as furniture, appliances, clothing and more



YOUR VALUABLES

Customisable protection for your collections and valuables such as jewellery, watches, art, wine, whisky and more



YOUR LIABILITY

Personal liability protection in the event of third-party loss, damage or injury



Claim Stories



A **kitchen fire** broke out in an apartment. Chubb paid S\$93,000 for temporary accommodation and for the replacement cost of damaged appliances and furniture.

Handbags were stolen from our customers' home in Singapore and were never recovered. Chubb paid S\$140,000 for to replace the bags.



Our customer's **engagement ring** was **chipped**. Chubb paid S\$102,000 for the repairs, undertaken by the customer's choice of jeweler.

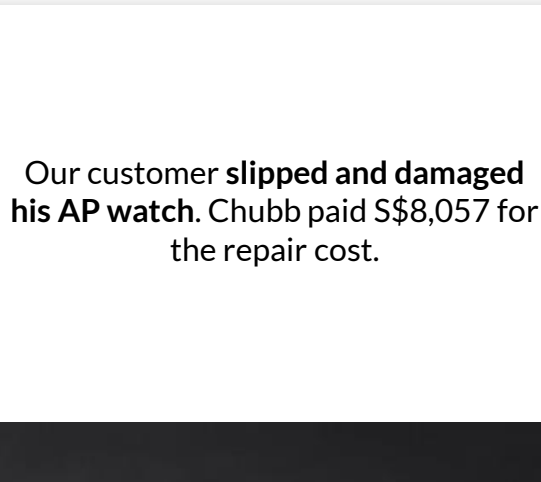
Insured **mistakenly disposed of her diamond ring** after baking in the kitchen. Chubb paid S\$165,650 to replace the ring.



Claim Stories



Our insured's **golf buggy** caught fire due to a **faulty battery** during charge. Chubb paid S\$790 for the repair cost.



Our customer **slipped** and **damaged** his **AP watch**. Chubb paid S\$8,057 for the repair cost.



Our customer's **mountain bike** was **missing** from the parking space of his residence. Chubb paid S\$8,960 for the replacement cost of the bike.



Our customer's **home compound** was **flooded** due to **rain**. Chubb paid S\$1,900 for the repairs and damaged equipment.



Claim Stories



Our customer arrived back from Paris and realised that her mini Kelly **bag was missing** and reported the loss bag. Chubb paid S\$39,721 for replacement cost of the bag.

Our customer dropped her bag in a carpark and sustained a small **tear on the leather**. Chubb paid S\$16,580 for the replacement.



Handbags were stolen from our customers' home in Singapore and were never recovered. Chubb paid S\$140,000 for to replace the bags.

Claim Stories



Whisky bottle broke as the packaging box was not latched properly. Chubb paid S\$1,820 for replacement cost of the damaged bottle.

Our customer shipped a whisky bottle from UK to Singapore. Upon arrival, she realised that there was a **leakage at the cork area**. Chubb paid S\$5,000 for replacement cost of the damaged bottle under the international transit benefit.



Our customer was taking out his whisky bottle and **accidentally dropped** it. Chubb paid S\$774 for replacement cost of the damaged bottle.

On receiving her whiskey bottle bought through an auction, our customer noticed that the **label was not affixed to the bottle and the seal around the cork was off**. Chubb paid S\$9,297 for the replacement cost of the bottle of whisky.



Testimonials



We have insured with Chubb for the past 7 years in Singapore and in that time had to claim for 2 items, both of which were accidental damages. Chubb have been **very prompt, very helpful, and very quick in processing our claims**, would thoroughly recommend Chubb as you get what you pay for...Chubb have been in my opinion by far the best contents insurance company to deal with and would thoroughly recommend them.

- A 5-star review by Nigel C.



I personally found Chubb's service to be exactly as I'd hoped for. I lost a very sentimental pair of earrings I had been gifted by my husband for my 50th birthday in Italy. I was very upset but **grateful that Chubb made the replacement of the earrings seamless**. It meant a lot not to have to fight to get the earring replaced.

- A 5-star review by Gina A.



Chubb Masterpiece is a must have product for **keeping all belongings of you and your family secure, giving you [peace] of mind**. My pride and joy watch was badly damaged in an accident and the **claim was handled extremely quickly and professionally**. The lifesaver that transformed my feelings of heartbreak into relief was Gayle Shepherdson (Chubb claims officer). Thank you Gayle.

- A 5-star review by Mike P.



Highly recommend the Chubb Masterpiece that provides **peace of mind** for your residence and contents **worldwide**. The whole claim process under the expert hands of Gayle from the Claims Department **is commendable**...I hear from her on the settlement of the claim (**no depreciation** on the items damaged though bought more than 2 decades ago). I am **so glad** that I am a customer of Chubb Masterpiece. Thank you Gayle!

- A 5-star review by Elizabeth L.

If you have any questions, kindly contact us at
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Q&A

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