



Valuable Articles

A Valuable Articles policy from Chubb can help insure your jewelry, fine art, antiques or collectibles with worldwide, “all-risk” coverage for most causes of loss and these unique features:

Coverage for Breakage of Fragile Items: Breakage of fragile items may be excluded on your homeowners policy but with a *Masterpiece* Valuable Articles policy from Chubb, you are automatically covered for breakage of fragile items.

Mysterious Disappearance: Homeowner policies exclude coverage for lost or misplaced items (sometimes referred to as “mysterious disappearance”). Chubb’s valuable articles policy automatically covers misplaced, lost or stolen items.

Newly Acquired Item Coverage: If you already have itemized jewelry or fine art on your Chubb policy and you add a new item to your collection, we’ve got you covered. Chubb provides automatic coverage for newly acquired similar items for 90 days, (up to \$50,000 for jewelry and up to 25 percent of the policy limit for fine art).

Inflation Protection: In certain circumstances, Chubb can pay up to 150 percent of the amount itemized on your policy to account for inflation.

Liberal Appraisal Requirement: Chubb makes it easy for your to insure your valuable items. Appraisals for individual jewelry pieces valued at less than \$50,000 and fine art items valued at less than \$100,000 are not required. We just need a good description an photograph of the item as well as the estimated value.