



**CHUBB
PERSONAL
INSURANCE**



Masterpiece[®]

New York Masterpiece[®] Discounts

If your home is well protected from fire, burglary and other risks, then you're less likely to suffer a loss. So you should pay a lower premium. That's the idea behind Chubb discounts: The safer your home, the more you save. Ask your Chubb agent or broker how upgrading your home's protection could upgrade your discounts, too.

Multipolicy Discounts

SAVE 10% on both your homeowners and auto premiums with combined coverage

SAVE 5% on your homeowners premium with \$25,000 or more in valuable articles coverage

Superior Protection Discount

SAVE up to 15% with any combination of these:

- Closed-circuit TV cameras
- Motion-activated detection system
- 24-hour alarm signal-continuity protection
- Permanently installed backup generator
- Temperature monitoring system
- Explosive gas leak detector
- Lightning protection system
- 24/7 security guard
- Full-time caretaker
- Sprinkler system water-flow alarm
- Automatic seismic shutoff valve
- Water leak detection system
- Perimeter gate

Additional Fire & Security Discounts

SAVE 5% with a central station burglar alarm

SAVE at least 5% with a central station fire alarm

SAVE 5% in a gated community where gates are controlled by guards or locked, visitors are announced, and proper identification is required to enter

SAVE 5% if the gated community has a 24-hour patrol service that responds to your home's fire and burglar alarms

SAVE 10% with a residential sprinkler system

SAVE 15% with fire-resistive construction

SAVE 10% with masonry construction

SAVE 10% with storm shutters on all exterior glass (not applicable for homes in Upstate NY)

New/Renovated Home Discounts

SAVE up to 21% if your home is 7 years old or less

SAVE up to 10% if your home has been renovated within the last 10 years



You don't have to own a house in the suburbs to save with Chubb. We offer many of the same discounts to condominium, cooperative and renters policyholders—as well as to city homeowners, too.

Condo, Co-op & Renters Discounts

- SAVE 5% with a central station burglar alarm
- SAVE at least 5% with a central station fire alarm
- SAVE 5% in a gated community where gates are controlled by guards or locked, visitors are announced, and proper identification is required to enter
- SAVE 5% if the gated community has a 24-hour patrol service that responds to your unit's fire and burglar alarms
- SAVE 7% in a building with fire-resistive construction
- SAVE 5% in a building with approved security
- SAVE 5% in a building with approved sprinklers and fire alarms
- SAVE 10% with storm shutters on all exterior glass (not applicable in Upstate NY)
- SAVE 20% on your condo/co-op premium when valuable articles and excess liability coverage are written on the same policy and meet eligibility criteria
- SAVE 10% on both your homeowners and auto premiums with combined coverage

City Home Discounts

SAVE up to 25% with any combination of these:

- SAVE 5% with a central station burglar alarm
 - SAVE 5% with a central station fire alarm
 - SAVE 5% with a temperature monitoring system
 - SAVE 10% with a residential sprinkler system
 - SAVE 15% with fire-resistive construction
 - SAVE 10% with storm shutters on all exterior glass (not applicable for homes in Upstate NY)
 - SAVE up to 10% for restoration within the last 10 years
 - SAVE 5% on both your homeowners and auto premiums with combined coverage
- In addition,**
- SAVE 10% on your homeowners premium with \$25,000 or more in valuable articles coverage