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Chubb **Masterpiece**[®]
AUTO PREFERENCE[®]

Top 10 Reasons Why Chubb Auto Beats the Competition Every Time

1. **Agreed Value coverage** allows you to know the settlement value for your auto at the time you obtain your policy and, in the event of a covered total loss or theft, Chubb will waive the deductible. If the total loss occurs on your new car in the first year, you have even more options.
2. **Chubb provides up to \$15,000 for the “loss of use” of your car automatically and at no additional charge.** Coverage can be used towards rental car upgrades, hotel accommodations and airfare when the loss occurs 50 miles or more from home.
3. **Repair your car with original equipment manufacturer (OEM) parts,** not generic aftermarket parts.
4. **Make repairs at the body shop of your choice.** Chubb’s *Masterpiece* Auto Preference Services can help you to find the highest quality repair shops in your local area.
5. **Liability coverage anywhere in the world** if the policy limits are \$1 million or more.
6. **Claims are settled without depreciation** for “wear and tear” on parts.
7. **Worldwide rental vehicle coverage.** Under the liability section of the policy, we will respond to the costs for which you could be responsible, including a “loss of use” claim by the rental company. No collision damage waiver is necessary and no deductible applies.
8. **Cost saving coverages** including pet injury coverage, worldwide coverage for newly acquired vehicles, child safety restraint system replacement coverage, lease gap coverage, full glass coverage, and road service coverage.
9. **Most loss payments are issued within 48 hours of settlement of the claim.** After an accident, Chubb claims representatives aim to contact you within 24 hours.
10. **You trust Chubb to insure your largest asset — your home. Shouldn’t you trust Chubb to insure your largest exposure to a lawsuit — your car?**

Financial Strength and Exceptional Claim Service

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