



**CHUBB
PERSONAL
INSURANCE**



**Masterpiece[®]
AUTO PREFERENCESM**

Chubb *Masterpiece Auto Preference* vs. Standard Auto Insurance

| Coverages and Features | Chubb Personal Auto | Standard Auto* |
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| Exceptional claims service | <ul style="list-style-type: none"> • 24/7 emergency services • Most payments issued within 48 hours of the claim's settlement | <ul style="list-style-type: none"> • Not Available |
| Agreed value coverage | <ul style="list-style-type: none"> • We agree to the replacement value of your vehicle upfront • Following a covered total loss, we write you a check for the agreed amount — no hassle, no haggling • No depreciation or deductible applies | <ul style="list-style-type: none"> • Not Available |
| Use of OEM parts | <ul style="list-style-type: none"> • Original Equipment Manufacturer (OEM) parts used | <ul style="list-style-type: none"> • "After market" parts may be used • OEM parts may cost you more |
| Choice of body shop | <ul style="list-style-type: none"> • You choose the repair facility, without restrictions • Or use Chubb's Preferred Repair Program — we'll guarantee the work for as long as you own your vehicle | <ul style="list-style-type: none"> • Use of "network" shops often required • Out of network may cost you more |
| No depreciation for parts | <ul style="list-style-type: none"> • Claims settled without depreciation for "wear and tear" on parts | <ul style="list-style-type: none"> • Vehicles routinely depreciated based on age, mileage and condition |
| "Loss of Use" of your vehicle | <ul style="list-style-type: none"> • Up to \$15,000 for transportation, meals and lodging, etc., with no daily limit | <ul style="list-style-type: none"> • Low per-day limit |
| Rental vehicle coverage | <ul style="list-style-type: none"> • Worldwide coverage • Covers "loss of use" claims by the rental company (such as administrative fees, lost revenue, etc.) • No collision waiver necessary and no deductible applies | <ul style="list-style-type: none"> • Coverage is typically limited to U.S. and Canada • No coverage for "loss of use" claims |
| Worldwide liability | <ul style="list-style-type: none"> • Available if policy limits are \$1 million or more | <ul style="list-style-type: none"> • Not available |
| Road service coverage | <ul style="list-style-type: none"> • Covers reasonable costs for towing, up to 200 miles, and labor costs if your vehicle is disabled for any reason • No deductible applies | <ul style="list-style-type: none"> • Optional, with limits |

www.chubb.com/personal

For more information or to receive a quote, contact your independent agent or broker.



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*Comparison based on ISO Personal Auto Insurance Policy

Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. Actual coverage is subject to the language of the policies as issued. This comparison was prepared solely by Chubb based upon a good faith, objective reading of the language of the basic policy form(s) and/or endorsements and highlights selected coverages of the policies referenced as of June 18, 2012 and is subject to change without notice.