



Insure your freedom
as well as your car.



Masterpiece® Auto PreferenceSM



Personal
Insurance



The Chubb Advantage.

Chubb writes coverage more broadly than ordinary insurers — so it can apply to more situations. Our policies have fewer limitations. And we don't try to avoid paying claims. On the contrary, our primary objective has always been to pay covered losses fairly, fully, and promptly. That's made Chubb unique since 1882.

Choice and Control.

Chubb gives you both. Ordinary insurers may not give you either.

Some force you to use their “preferred” body shops. Others limit their labor rates so severely that you have no real choice. Chubb insures your freedom as well as your car. Manage every step of the process at any shop that you like — or rely on us for Chubb-guaranteed work at a Chubb-certified shop. It's up to you.

Genuine? or Generic?

Imitation parts on a car is unthinkable — at least to Chubb. We pay for Original Equipment Manufacturer [OEM] parts every time, on every car — where available. Ordinary insurers may ask you to settle for after market.*

THERE ARE TWO KINDS OF AUTO INSURANCE. THERE'S CHUBB. AND THERE'S ORDINARY.

The problem is, they look alike on most days. Both give you cards for your wallet or glovebox. Either one satisfies the police. There can be a difference in price — but that's the only difference some people see. You have to look closely to choose the right kind. Or wait until you're rear-ended. After hours. On the Fourth of July.

*Our primary objective
has always been to pay
covered losses fairly,
fully, and promptly.
That's made Chubb
unique since 1882.*

Call the claims number on a Chubb ID card, tell us what happened, and we'll put things right — right away.

Our policies are written in plain English, to make claims handling fast. In most cases, we'll issue you a check within 48 hours of the claim's settlement. With ordinary insurance, the ID card may look the same. But the phone number does less. You'll have to wait for results.

Freedom from maddening delays is just the start.

Chubb saves you from expensive hassles and restrictive red tape. You're free to make covered repairs at the shop of your choice. When your car is being repaired, you'll be free to rent something comparable to yours. When accidents happen far from home, we help you get where you're going — on us.

Chubb may not be right for everyone. But if you expect more, we're right for you.

ORDINARY INSURANCE COULD ROB YOU TWICE.

It's a cold Friday night in January. And you're flying home. The plane is late, so it's past midnight when you get to the long-term lot — and find an empty space where your shiny new car should be.

Your car has been stolen.

Here's where the story could go one of two ways: The ordinary way. Or the Chubb way.

The ordinary way could cost you \$10,000, \$20,000, or more.

Most ordinary insurers cover only your car's current value. There's endless haggling, a big deduction for depreciation, more haggling — and a check that's way too small in the end. The numbers can be shocking, even with cars that are just a few months old.

New luxury cars lose up to 15 percent of their value the instant they drive off the lot.

With ordinary insurance, that money is lost forever.

But with Chubb's Agreed Value coverage, depreciation is just one more hazard we help protect you from. Here's how it works:

You agree what your car is worth when your policy is first written. Then, after a covered total loss, we simply write you a check for the agreed amount. No hassle. No haggling. Not even a deductible. If your car is stolen or totaled within the first year, we may pay even more — if that's what you need to replace it with this year's model.

You could have 100 percent of a new car in just a few days.

Why wait longer for 85 percent of one?

*If your car is stolen
or totaled within
the first year, we
may pay even more.*



*If your new car is stolen or totaled within the first year, we'll replace it new. Agreed Value coverage is your 100 percent guarantee.**

A \$125,000 Used Car?

Bookkeepers might describe the '55 Eldorado Convertible that way. We just call it breathtaking. We're one of America's foremost insurers of Collector Cars, and that gives us a unique perspective. It's led us to treat every car with kid gloves — even when sippy cups and booster seats are more prominent than tailfins.

The Road to Ruin?

*If you're found liable for bodily injury to another person, all you own could be at risk — including your home, investments, and future earnings. With up to \$10 million in auto liability coverage — and the option to select up to \$50 million excess liability coverage — Chubb helps protect what's yours.***

Not Your Fault?

It may not matter. Not when 60% of all drivers lack enough insurance to pay for major injuries they cause. If you win a judgment for medical bills, loss of income, or pain and suffering, your own insurance may be your only recourse. That's why Chubb offers \$1 million limits of Uninsured/Underinsured Motorist coverage (higher limits available in some states) — to help you get what you deserve after an accident.

*Not available in all states. **Subject to underwriting approval.



It's Only a Rental.

But it's still Chubb. You get the same superior protection in a rental. Bodily injury and physical damage coverage transfer automatically, matching the coverage you have on your vehicle.

If you damage a rental, you won't pay anything out-of-pocket. We even cover those mysterious, rental company add-ons — like administrative fees and “lost rental income” fees — up to your policy's liability limit, with no deductible.

From Fiji to France.

Most ordinary insurers limit rental car coverage to the U.S. and Canada. As long as your auto policy has a liability limit of \$1 million or more, global coverage is standard with Chubb. Your Chubb protection goes with you. Unless a specific country requires the purchase of local coverage, you get the same broad coverage worldwide that you do at home.

Do Labradoodles Need Seatbelts?

Every member of your family deserves full protection — even the four-legged ones. Our Pet Injury Coverage pays to treat the pets that may be hurt while riding in your car during a covered accident. It's not just for dogs and cats. Domestic pets are covered — even horses pulled in trailers.

CHUBB: UP TO \$15,000 COVERAGE

Ordinary: \$600 Coverage

Chubb's post-accident coverage may be the best in the business. Use it to rent a car comparable to your own after a covered loss — for as long as you need it, up to the \$15,000 limit.

After an accident, ordinary insurance could leave you with nothing but a map and a sub-compact.

Chubb gives you up to \$15,000 instead.

Our industry leading Loss of Use coverage applies whenever your own car can't be driven after a covered loss — and there's no daily limit. If a tree falls on your luxury import, you can rent a comparable replacement, for as long as you need to, up to the \$15,000 total limit.

With ordinary insurance, you may have to rent whatever \$20 a day will get you, for 30 days — up to a total of \$600.

\$15,000 does even more far from home.

When covered accidents happen 50 or more miles away, rental cars are just the start. Let's say home is Boston, and you're driving your daughter to a college interview in Washington D.C. You're stretching your legs at the first rest stop when a tractor-trailer takes out your parked European sports car's back end.

Once you've calmed down, call Chubb.

We won't leave you stranded.

We'll flatbed your car to the most skilled repair specialists we know — or any body shop that you choose. Need another way to get to the dean's office on time? Take a taxi to the nearest airport and send us the bill. No flights until the next morning? We'll reimburse you for dinner, breakfast, and a night at the airport hotel. Airfare to Washington and back home to Boston will be on us. All reasonable expenses are covered, up to the \$15,000 total limit.

It's all insured with Chubb.

*We're one of America's
foremost insurers of
Collector Cars, and
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to treat every car with
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CHUBB IS FOR HOME AND AWAY.

Your home is your largest asset. Your cars may be your largest exposure to lawsuits. They both need the insurance protection of Chubb — and the Chubb Portfolio Discount makes combined coverage even smarter. When we insure both your cars and your home, you'll save between 7 percent and 15 percent on your auto and home premiums, depending on your state.

WE'RE HERE FOR YOU 24/7/365.

A small army of claims professionals are at your service around the clock. Chubb adjusters respond to 98 percent of auto claims within six hours or less of the incident being reported to Chubb.* And most payments are issued within 48 hours of the claim's settlement.

Chubb has been standing behind its promises for more than 130 years. Maybe that's why 99 percent of Chubb customers surveyed** would recommend Chubb to a family member or friend.

*January-June 2013 Chubb survey.

**January-June 2012 and January-June 2013 Chubb customer survey.

Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage. For a list of these insurers, please visit www.chubb.com. Not all insurers do business in all jurisdictions. 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.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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