



Personal Insurance



## Chubb Masterpiece Home & Contents Insurance vs. Standard Insurance

Coverages and Features	Chubb Masterpiece	Standard Insurance*
<b>Exceptional claims service</b>	<ul style="list-style-type: none"> <li>• Our highly-skilled claim service professionals aim to contact you within 6 hours of your report of a loss</li> <li>• Most payments issued within 48 hours of a claim's settlement</li> <li>• 24/7 post-loss emergency services available</li> </ul>	<ul style="list-style-type: none"> <li>• Not available</li> </ul>
<b>Extended replacement cost</b>	<ul style="list-style-type: none"> <li>• Coverage extends beyond the policy limits, when needed, to rebuild or restore your home</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage is limited</li> </ul>
<b>Cash-out option</b>	<ul style="list-style-type: none"> <li>• Allows you to receive cash, up to your policy limit, instead of rebuilding after a covered total loss</li> <li>• Also applies to an item that's lost, stolen or damaged</li> </ul>	<ul style="list-style-type: none"> <li>• Cash-out not available</li> <li>• Often required to rebuild on same location</li> <li>• Often required to replace a lost, stolen or damaged item</li> </ul>
<b>Rebuilding to code</b>	<ul style="list-style-type: none"> <li>• Pays what it takes to bring your home up to current code—including plumbing and electrical</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage is limited</li> </ul>
<b>Home appraisal service</b>	<ul style="list-style-type: none"> <li>• Helps you determine the proper amount of coverage for your home and family</li> <li>• Identifies home safety measures that may qualify you for cost-saving discounts</li> <li>• Includes personalized security and fire prevention advice</li> </ul>	<ul style="list-style-type: none"> <li>• Not Available</li> </ul>
<b>Additional living expenses</b>	<ul style="list-style-type: none"> <li>• Helps you find comparable temporary housing when you can't live in your home due to a covered loss or forced evacuation</li> <li>• Covers the increase in your expenses until you can go home again — including the cost of kenneling your pets</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage is limited, which may leave you without enough insurance to cover your living expenses</li> </ul>
<b>Replacement value for contents</b>	<ul style="list-style-type: none"> <li>• Insures your belongings for the amount it costs to replace them, without depreciation, up to your policy limit</li> </ul>	<ul style="list-style-type: none"> <li>• Items may be depreciated</li> </ul>
<b>Water backup of sewers and drains</b>	<ul style="list-style-type: none"> <li>• Included, up to your applicable policy limits</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage is limited</li> </ul>
<b>Complimentary industry-leading services</b>	<ul style="list-style-type: none"> <li>• Masterpiece Protection Network offers referrals to pre-qualified service providers</li> <li>• Masterpiece HomeScan<sup>SM</sup> uses infrared technology to proactively detect hidden moisture and fire hazards in the home</li> <li>• Chubb Wildfire Defense Services and curbside hurricane damage assessments available for eligible property locations</li> </ul>	<ul style="list-style-type: none"> <li>• Not available</li> </ul>

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

\*Comparison based on Standard ISO Homeowners 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. This literature is descriptive only. The coverages and services described in the literature are not available in all jurisdictions. 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.

Extended replacement cost is capped in AL, CA, FL, HI, LA, MS, SC, UT, and WY. Rebuilding to code coverage and additional living expenses are capped in AL, CA, FL, HI, LA, MS, SC, UT, WA and WY. Water backup coverage is capped in LA.

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[www.chubb.com/personal](http://www.chubb.com/personal)