

Masterpiece®

(In partnership with American Express)

CHUBB®



Renowned worldwide for our exceptional coverage and service

At Chubb, when it comes to helping you protect your valuable possessions, we go beyond your expectations. Our Masterpiece® policy provides coverage for individuals with significant assets to protect, and who appreciate superior levels of insurance cover and service for their homes, contents, fine art, jewellery, antiques, collections and personal liability.

#### **What makes Chubb Masterpiece so different?**

Owners of valuable assets may be tempted to save on their policy premiums, but when there is a claim, they may find that they are not sufficiently covered. Ordinary home policies can offer low premiums because they come with 'small prints' limiting the amounts they pay out. So, if you own a higher value home and valuable assets, it may be too late when you realise that you are not adequately insured.

This is precisely the reason why Chubb Masterpiece is unique. We put our insureds' needs first with our 3-step approach.

#### **Chubb's radical 3-step approach**

##### **Step 1 - We believe in total transparency**

We agree with you upfront, exactly what is insured and for how much. This eliminates over and under-insurance, and any haggling after the event. We also offer 'agreed value' for valuables and fine art - so you know the exact sum you will receive in the event of a loss.

##### **Step 2 - We provide broad cover**

We provide 'all risks' cover (including accidental damage) with minimal restrictive conditions, no under-insurance penalties and no small print. It comes from understanding what we are insuring.

##### **Step 3 - We aim to pay claims**

The moment you make a claim, we are ready to deal with it in a fast, fair and fuss-free way.

#### **Policy Highlights**

- Provides coverage for homes, contents, fine art, antique, jewellery, wine, other collectibles and personal liability
- Specialist insurance for discerning home-owners in one policy with one premium
- Unique complimentary home appraisal service
- Specialist service for fine art and jewellery
- 'Agreed value' approach
- Your choice of replacement or full cash settlement
- Minimal restrictive clauses or small print
- Cover for all types of home - including second homes
- Worldwide 'all risks' cover for all possessions
- Award-winning claims service



## Going beyond expectations to protect your assets

### Masterpiece Policy Features

#### Worldwide Cover

Coverage for your home contents, valuable articles and even personal liability, wherever you go.

#### Extended Replacement Cost Coverage

If the cost to rebuild your house after a covered loss exceeds your insurance cover, we will pay up to 200% of the sum insured.

#### Expertise in Valuing Homes

As a specialist insurer of fine homes, we need to understand the true value of a home before we can offer insurance.

Our Home Appraisers carefully document the architectural details and unique features to rebuild your house. They can also review your security and fire protection, and assess ways to reduce the risk of burglary, accident and fire.

#### Replacement Cost on Contents

Covers the full cost of replacing your contents (new for old) after a covered loss, up to your insured limit without depreciation. This includes all possessions such as furniture, electrical appliances, books, clothing, bags, etc.

#### Cash Settlement Option

Option to receive cash settlement in the event of irreparable damage or loss.

#### Additional Living Expenses Coverage

Reasonable costs for your additional living expenses if you are unable to live in your home while it is being rebuilt. This period is not limited by the expiration of the policy.

#### Personal Liability Coverage

Covers you and your family for a variety of circumstances where you are legally responsible.

#### Exceptional Cover for Valuables

We cover expensive assets and valuable collections. You can itemise each article and determine the value of each item from the start.

In the event of a covered total loss, you will get exactly the 'agreed value' amount, and not be restricted by limits, excess or depreciation.

#### Newly Acquired Items

For some categories, we provide 90 days of automatic cover for new acquisitions and up to 25% of the existing total sum insured.

#### Pairs or Set

If you lose or damage one item from a pair or set, we will give you the option to match that lost or damaged item, or surrender the remaining items. If the latter, we will pay the full replacement cost of the pair or set.

#### Choice of Repairer

We allow you to choose your preferred supplier to repair or replace a damaged item.

#### Not Just a Claim - It's Fact

At Chubb, we pride ourselves on our worldwide reputation for delivering an outstanding claims service. Our approach to handling claims is the same as what it was when Chubb was founded in 1882. We strive to treat every customer the way we would like to be treated if we experienced the same loss.

### About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg).

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