



CHUBB®

You bought with your heart,
insure with your head.

Masterpiece®

Masterpiece[®]

Exceptional specialist cover for your jewellery

If you make a claim:

- You have automatic worldwide cover for 'all risks' with almost no restrictive conditions. It includes accidental loss or damage, and you're covered when travelling - eliminating the need for personal effects cover.

If your jewellery is lost, stolen or damaged beyond repair:

- Our 'Agreed Value' for specified items gives certainty about what you'll receive. We'll pay you the full sum insured (not a depreciated 'market value') with no deduction for excess. And there's a lower premium rate for specified jewellery.

If you lose part of a 'pair' or 'set':

- If part of a pair or set is lost or damaged beyond repair, give us the remaining parts and we'll pay you the full Agreed Value of the entire set.

If your jewellery loses value after damage:

- We'll compensate you for any loss in its Agreed Value due to the claim.

If you buy a new piece:

- We cover new purchases immediately for 60 days up to 25% of your total specified sum insured, up to £250k.

Plus:

- No valuations are necessary for jewellery under £50,000. And we can insure collections separately.

Similar generous terms apply to art, antiques, guns, wine, instruments and collectibles.

An example of how Chubb pays claims



A client owned a stunning pair of diamond earrings - a bespoke design by Boodles - bought as a silver wedding present by her husband and insured with us at an Agreed Value of £47,000.

Unfortunately, one of the earrings went missing during a charity ball she and her husband were attending in New York.

With Masterpiece®...

She had the choice of either replacing the missing piece or receiving the full Agreed Value of £47,000 - with no deductions or excess - after returning the remaining earring to us.

Understandably, for sentimental reasons she chose to replace the earring.

Chubb's claim experts liaised with Boodles Bespoke Design Service to create a replacement that matched the stones and quality of craftsmanship of the original.

With an ordinary policy...

Most insurers do not automatically cover accidental loss, particularly when abroad.

If the claim was accepted the client would probably be offered payment for the one lost earring ... either half the sum insured or half the so-called 'market value' - whichever was lower - less an excess.

A close-up photograph of a jewelry box. The box is filled with pearls of various sizes and colors, including white, cream, and light pink. Interspersed among the pearls are several large, brilliant-cut diamonds. The lighting is soft, highlighting the luster of the pearls and the facets of the diamonds. The background is dark, making the jewelry stand out.

Voted number one for quality of cover and claims service

Chubb has been voted number one for quality of cover and claims service since 2014 in the Insurance Times UK Broker Survey.

To find out what makes our cover so exceptional, ask your broker for a Chubb Masterpiece policy or visit us online at chubb.com/uk/privateclients

Chubb. Insured.SM



All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage. Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk>

IMPORTANT NOTICE: In order to prepare for the UK's exit from the European Union, Chubb is making certain changes. It is currently anticipated that during 2018 Chubb European Group Limited will convert to a public limited company, when it will be known as Chubb European Group Plc. It is then proposed that the company converts into the legal form of a European Company (Societas Europaea), when it will be known as Chubb European Group SE. The company will still be domiciled and have its registered office at the same address in England and will remain authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To stay up to date with our Brexit preparations and for more information about what it means for you, refer to our website at chubb.com/brexit

UK0569-JD 03/18