



**CHUBB *MASTERPIECE*®**  
**COVERAGE COMPARISON**





**T**his chart compares Chubb's *Masterpiece* Deluxe home and contents and personal liability coverages with those included in standard ISO industry policies offered by many well-known, Mass Market insurance companies. We encourage you to consider these differences as you evaluate the kind of insurance policy that is most appropriate for your individual needs and lifestyle.

	ISO HO-3 (01-00)	ISO HO-5 (05-10-00)	CHUBB <i>MASTERPIECE</i>
	Policy deductible applies unless otherwise indicated		
BUILDING COVERAGE			
Dwelling Contract Type	“All Risk”	“All Risk”	“All Risk”
Dwelling - Extended Replacement Cost	Not Included <sup>1</sup>	Not Included <sup>1</sup>	Included <sup>2</sup>
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Included
On-site Appraisal Service	Not Applicable	Not Applicable	Included
CONTENTS COVERAGE			
Contents Contract Type	Named Perils <sup>1</sup>	“All Risk”	“All Risk”
Contents Replacement Cost	Not Included <sup>1</sup>	Not Included <sup>1</sup>	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Included
OTHER STRUCTURES COVERAGE			
Percentage of House Coverage	10%	10%	20%
Extended Replacement Cost	Not Included <sup>1</sup>	Not Included <sup>1</sup>	Included <sup>2</sup>
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Included
LOSS OF USE COVERAGE			
Percentage of House Coverage	Typically 20% of Dwelling Limit	Typically 20% of Dwelling Limit	Unlimited <sup>2</sup>
EXTRA COVERAGES			
Rebuilding to Code	10% <sup>1</sup>	10% <sup>1</sup>	Unlimited <sup>2</sup>
Debris Removal	Reasonable Expense	Reasonable Expense	Unlimited <sup>2</sup>
Tree Removal	\$1,000 <sup>4</sup> (\$500 any one tree)	\$1,000 <sup>4</sup> (\$500 any one tree)	\$1,000 (no damage to covered property required)
Loss Assessment	\$1,000 <sup>1</sup>	\$1,000 <sup>1</sup>	\$50,000 <sup>3</sup>
Fire and Police Department Charges	\$500 (Fire Dept. only)	\$500 (Fire Dept. only)	\$1,000
Business Property Coverage	\$2,500 on premises (\$250 off premises) <sup>5</sup>	\$2,500 on premises (\$500 off premises) <sup>5</sup>	\$25,000 on/off premises
Food Spoilage Coverage	No Coverage	No Coverage	Included (\$250 deductible) (\$5,000 Wine Limit)
Lock Replacement	No Coverage	No Coverage	\$2,000
Water Backup of Sewers & Drains	Not Included	Not Included	Included
Electronic Data Restoration	\$1,500	\$1,500	\$5,000 worldwide coverage
Landscaping Coverage (per tree, shrub, or plant)	\$500	\$500	\$10,000

<sup>1</sup> Additional coverage is available by endorsement for additional premium.

<sup>2</sup> Coverage is capped in: AL, CA, FL, HI, LA, MS, SC, UT and WY.

<sup>3</sup> \$5,000 per occurrence for assessments that result from a deductible in a homeowners association policy.

	HO-3	HO-5	CHUBB <i>MASTERPIECE</i>
	Policy deductible applies unless otherwise indicated		
SPECIAL LIMITS			
Money	\$200 (including coins & medals)	\$200 (including coins & medals)	\$1,500
Securities	\$1,500 (including stamps)	\$1,500 (including stamps)	\$5,000
Trailers	\$1,500	\$1,500	\$5,000
Watercraft	\$1,500	\$1,500	\$10,000
Jewelry	\$1,500 stolen	\$1,500 lost, misplaced or stolen	\$5,000 lost, misplaced or stolen
Furs	Included in jewelry limit	Included in jewelry limit	\$5,000 lost, misplaced or stolen
Silverware	\$2,500 stolen	\$2,500 lost, misplaced or stolen	\$10,000 lost, misplaced or stolen
Collectible Stamps, Coins and Medals	Included in above limits	Included in above limits	\$5,000
Guns	\$2,500 stolen	\$2,500 lost, misplaced or stolen	\$5,000 lost, misplaced or stolen
LIABILITY COVERAGES			
Personal Injury (libel & slander)	Not Included <sup>1</sup>	Not Included <sup>1</sup>	Included
Medical Payments	Typically \$1,000	Typically \$1,000	\$25,000
Credit/Bank Card Coverage	\$1,000	\$500	\$10,000
Identity Fraud	Not Included <sup>1</sup>	Not Included <sup>1</sup>	\$50,000 per occurrence
Incidental Business at Home	Not Included <sup>1</sup>	Not Included <sup>1</sup>	Included
Incidental Farming	Not Included	Not Included	Included
Kidnap Expense	No Coverage	No Coverage	\$100,000

<sup>1</sup> Additional coverage is available by endorsement for additional premium.

<sup>2</sup> Coverage is capped in: AL, CA, FL, HI, LA, MS, SC, UT and WY.

<sup>3</sup> Coverage is not available in HI, LA, MS, SC, UT and WY.

<sup>1</sup> Additional coverage is available by endorsement for additional premium.

<sup>2</sup> Coverage is capped in: AL, CA, FL, HI, LA, MS, SC, UT and WY.

<sup>3</sup> \$5,000 per occurrence for assessments that result from a deductible in a homeowners association policy.

<sup>4</sup> Coverage is provided if fallen tree: (a) damages a covered structure, or; (b) blocks a driveway or residence premises, or; (c) blocks use of ramp for handicap access.

<sup>5</sup> \$1,500 on electronic apparatus off premises, only if equipped to be operated by power from a motor vehicle's electrical system.

**T**he following charts compare “other coverages” from Chubb to similar coverages, if any, in the marketplace.

### **EMPLOYMENT PRACTICES LIABILITY COVERAGE (EPLC)**

This coverage helps protect you if you are accused of wrongful termination, sexual harassment or employment discrimination by residential staff. It also helps defray defense costs and expenses related to reputational injury you may incur as a result of such allegations.

	<b>INDUSTRY ENDORSEMENT</b>	<b>CHUBB <i>MASTERPIECE</i></b>
<b>EPLC – Option A</b>	Not Available	<b>Employment Practices Liability<sup>+</sup></b> \$250,000 per occurrence \$500,000 annual aggregate <b>Reputational Injury</b> \$ 25,000 (no deductible applies)
<b>EPLC – Option B</b>	Not Available	<b>Employment Practices Liability<sup>+</sup></b> \$500,000 per occurrence \$500,000 annual aggregate <b>Reputational Injury</b> \$ 50,000 (no deductible applies) <sup>+</sup> \$10,000 deductible applies per occurrence

(continued on reverse)

	INDUSTRY ENDORSEMENT	CHUBB <i>MASTERPIECE</i>
<b>FAMILY PROTECTION<sup>SM</sup> COVERAGE</b>		
Home Invasion	Not Available	\$225,000 for related expenses
Child Abduction	Not Available	\$300,000 for costs resulting from abduction of a child under 13
Car Jacking <sup>†</sup>	Not Available	\$215,000 for related expenses
Stalking Threat	Not Available	\$25,000 for security measures
AD&D <sup>††</sup>	Not Available	\$250,000 per occurrence per individual for: home invasions, child abduction, or car jacking
Air Rage or Road Rage	Not Available	\$200,000 for related expenses
Hijacking	Not Available	\$200,000 for related expenses
Home and Vehicle Modification Expenses	Not Available	\$25,000 per occurrence due to permanent physical injury as a result of a carjacking, hijacking child abduction, home invasion, air rage or road rage occurrence

<sup>†</sup> Car jacking not available in Florida.

<sup>††</sup> Accidental Death & Dismemberment not available in all states.

	INDUSTRY ENDORSEMENT (ISO H004 61 1000)	CHUBB <i>MASTERPIECE</i>
<b>VALUABLE ARTICLES</b>		
Fine Arts Breakage	Limited*	Included
Blanket Coverage	Not Available	Available for all classes**
Newly Acquired Fine Arts and Jewelry	25% of the itemized amount	25% of the itemized amount
Newly Acquired Items – Furs, Cameras, Musical Instruments and Collectibles	The lesser of 25% of the itemized amount or \$10,000	25% of the itemized amount up to \$50,000 per category
Loss Payment of Itemized Articles	Itemized Amount	Up to 150% of itemized amount***
Fine Art Expense	Not Available	\$50,000 for legal costs incurred due to lack of title or defective title and \$50,000 for uncompleted works in progress damaged or destroyed by a covered loss.

\* Additional coverage is available by endorsement for additional premium.

\*\* Jewelry, furs, fine arts, stamps – \$10,000 per-item limit in most states; silverware, cameras, musical instruments – no per-item limit.

\*\*\* If the market value of the itemized article immediately before the loss exceeds the itemized amount, loss payment is market value up to 150% of the itemized amount.  
This coverage is available in most jurisdictions.



**CHUBB  
PERSONAL  
INSURANCE**

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Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Vigilant Insurance Company, Chubb National Insurance Company, Northwestern Pacific Indemnity Company, Chubb Indemnity Company, Chubb Insurance Company of New Jersey. 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. The coverages described in this literature are not available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

The above 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 August, 2010 and is subject to change without notice. Sources: ISO HO-3 (01-00) and ISO HO-5 (10-00).