



CHUBB®

You bought with your heart,  
insure with your head.

Masterpiece®

# Masterpiece®

## Better overall cover

### **If your car is written-off or stolen:**

- With our 'agreed value', we'll pay you the full insured sum with no excess not a depreciated 'market value'.
- Also, if your car is under 15 years old and its replacement cost exceeds your agreed value, we will pay up to 150% of the agreed value - to help you buy a like-for-like replacement.

### **As well as for driving your car, you'll be comprehensively insured for:**

- Driving any car you don't own (incl all experienced named drivers over 25).
- Lending your car to anyone not living with you.
- Business trips (except hiring your car for a fee).
- Driving in Europe at any time.

### **If you break down:**

- You'll have Europe-wide breakdown cover, including HomeStart.

## Fairer accident cover

### **Features Include:**

You can choose your own repairer not one that we specify. In addition, if your car is over 15 years old, we will, if necessary, pay up to 25% (max £100k) above the Agreed Value to restore it.

Our unique Diminution In Value cover is another special feature for cars over 15 years old. If the value drops as a result of a repair following a claim, we will reimburse the difference.

We provide a comparable courtesy car not a miniature version. Unlike many others, we also offer a courtesy car after fire or theft.

We insist on original manufacturer parts, where possible, and no deductions for wear and tear on replacement parts, like tyres.

If we can't match wheels or upholstery, we'll replace the whole set.

# An example of how Chubb pays claims



A client's classic car collection included a 1962 Porsche 356B Twin Grille - that he bought some years ago and has lovingly restored.

On the way to a wedding the 356 was hit by a lorry coming out of a side turning. Fortunately, no one was hurt but the damage was extensive.

## **With Masterpiece®...**

We chauffeured the client and his wife to the event, and then took the car to the garage of his choice, one that he always used and trusted. The repairs were estimated at just shy of £70,000.

Most insurers insist on writing-off a car if its repair cost

exceeds a certain percentage of its value. Chubb prides itself on being more flexible.

We did offer the option of a £100,000 agreed value cash payment. However, because of the car's sentimental value, he chose repair. In view of the size of the claim we classified it as a total loss, so there was no excess to pay.

For the repair we insisted on original manufacturer parts, where possible, including panels.

The car was repaired and returned in perfect order.

## **With an ordinary policy...**

The 356 would probably be declared a write-off, and the client offered so-called 'market value' - likely to be less than £100,000 - minus an excess.



# 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.

Chubb. Insured.<sup>SM</sup>

THREE SIXTY<sup>°</sup>  
INSURE

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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](http://chubb.com/brexit)

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