



Car Insurance

CHUBB®

Protecting you on the road

Whether you drive a BMW or a Bentley, a saloon or an SUV, vehicles today are complex machines. Their lightweight construction and specialized technology make your vehicle more efficient and help protect you and your family. But they also make repairs challenging. And after an accident, cars must be repaired precisely, to manufacturer's specifications, to be safe on the road again.

At Chubb, our commitment to our clients will never change. Your safety will continue to drive us to provide an exceptional standard of service, repairs and convenience, no matter what car you drive. We believe in providing nothing less than the highest quality repair for the highest level of safety. No detail too small. No expense spared.

We value your time

We respond to claims in 24 hours and issue payment within 48 hours of approval, ensuring you have what you need, when you need it.

We value your experience

We proactively work with you before, during, and after any claim, so you always know what we cover and what we pay out.

We value your peace of mind

With comprehensive classic car coverage as bespoke as your vehicle, you know that no matter where you are on the road, you and those you care about are covered.

**At Chubb, you're more than a claim.
You're our client.**

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

While you're driving

Insurance shouldn't stop you from getting where you need to go. From A roads to autobahns, we have you covered.

Truly Comprehensive cover

You and other named drivers enjoy comprehensive cover on any vehicle you drive, whether rented or borrowed. And, anyone driving your insured car is also fully covered.

The confidence to travel

No matter where you're driving in Europe, you and your family benefit from unlimited breakdown cover with HomeStart included, in case you don't get further than your drive.



Case study

2014 Mercedes S550, hit in the rear while at a stop light

- **Agreed Value: \$108,000**
- **Mileage: 4,901**
- **The other driver had**

\$25,000 coverage for property damage. The other driver's insurance estimated repairs would cost \$9,000. Chubb's MAPS shop's initial estimate was \$33,000, but our Auto Technical Specialist noted that the collision energy transfer had also caused roof damage.

Since there was no manufacturer approved technique for that, we totaled the car and paid the client \$108,000.

Diminution In Value cover

For cars over fifteen years old, our pioneering Diminution In Value (DIV) cover, pays whatever the difference is between your car's market value before and after repair, as well as the repair costs themselves.

The option to replace or restore

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 back to its condition before the covered accident occurred. Most insurers declare a car a total loss if the repairs cost more than 60% of it's value.

Case study

2016 GMC Yukon, hit on the left front fender and door, while sitting at an intersection. Airbags deployed and there was damage to the wheels on the left side.

- **Agreed Value: \$72,260**
- **Actual Cash Value of the vehicle: \$61,398**
- **Mileage: 2,657**

Initial damage estimate equaled \$21,763 (35% of the actual cash value of the vehicle). However, because the inner structure (cowl panel and hinge pillar) may have been damaged as well, which could lead to safety issues, and the salvage value was high (\$26,608), we totaled the vehicle.

We paid \$75,759 to the lien holder, according to our client's GAP coverage. The client didn't have to pay anything to the lien holder before purchasing a new vehicle.



Checklist

Experience the Chubb difference.

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your broker to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

- Full comprehensive cover for all named drivers
- Agreed Value coverage for total loss, with no deductible or depreciation, regardless of vehicle age or mileage
- Comprehensive motor vehicle liability insurance
- Extended Replacement Cost Cover up to 150% of your sum insured
- GAP coverage
- Diminution of value coverage
- Your choice of repair centre
- Use of Original Equipment Manufacturer (OEM) parts only
- Premium discounts when you insure more than one vehicle
- Comparable courtesy car
- European Breakdown cover
- Legal expenses cover, up to £100,000
- Glass replacement cover
- Theft/damage to in vehicle audio/visual equipment
- Child seat replacement cover



Expert insurers of your most valued possessions.

Chubb. Insured.SM

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