



## **Chubb Personal Insurance “Cheat Sheet”**

Next Wave Insurance Services now offers our agents access to the Chubb *Masterpiece*® Program. Your clients will benefit from Chubb’s unique approach to personal insurance that has set them apart from other carriers for well over a hundred years. Chubb’s *Masterpiece*® program offers your clients flexibility, pricing stability, choice and control. They have built a long-standing program, offering the gold standard of personal property and casualty insurance.

### **Ease of Doing Business**

- Chubb service means speedy issuance of new policies, endorsements and renewals.
- *Masterpiece*® homeowners and valuable articles and automobile coverage may be packaged on one policy with one bill in most states;
- On-line access so customers can pay their bill and see their policy, appraisal, claim information and access a wealth of educational resources;
- Easy-to-read policy language

### **Masterpiece® Homeowners**

- Extended Replacement Cost coverage
- 100% Rebuilding to Code
- Generous “Special Limits” for Jewelry, Golf Carts, Silver/Silverware, Collectibles, Guns, etc.
- Large loss deductible waiver means for a loss over \$50,000, homeowners policy deductible does not apply<sup>1</sup>
- Identity Fraud coverage (limits dependant on state)
- Kidnap Expense coverage (plus reward for information leading to arrest/conviction)
- Cash-out option (policy limit...no ERC)
- Deluxe (all-risk) and Standard Contents (named perils...10% discount vs. deluxe) options
- Non-Profit D&O coverage included
- Earthquake coverage available up to dwelling limit in select states (Mini, Basic)

### **Masterpiece® Valuable Articles**

- All risk coverage, includes earthquake and flood
- Market value protection up to 150% of the itemized amount up to the category limit
- Worldwide coverage and no exclusion for items in transit
- Covers loss to valuable articles, such as water damage, even if the water damage was caused by wear and tear or gradual deterioration
- No terrorism exclusion
- Ability to itemize or blanket a wide range of items from wine to fine art
- Change in temperature coverage included for wine
- A loss to a Newly Acquired valuable article does *not* erode the Valuable Articles coverage limit
- Competitive “in-vault” jewelry rates (3 removals per year allowed with advance notification)

### **Masterpiece® Personal and Excess Liability**

- Worldwide liability coverage with limits up to \$50M (limits to \$100M available on a non-admitted basis)
- Coverage can apply to Trusts, LLCs, Estates
- Includes coverage for Identity Fraud expenses and Kidnap expenses in most states
- Employment Practices Liability Coverage protects against suits by domestic employees
- House counsel and local attorneys we recommend have more than 30 years experience defending our customers against personal liability lawsuits and are selected based on their area of expertise. We do not require you to choose your attorney from panel counsel.

### **Masterpiece® Auto Preference®**

- Agreed value with deductible waiver, includes permanent electronics – TVs, DVDs, GPS etc.
- Choice of Repair Facility
- OEM parts
- No depreciation deduction (with Agreed Value)
- Worldwide liability – limits up to \$10M
- Worldwide rental car coverage with liability limits of \$1mil or more (Underlying + Excess > \$1mil)
- Uninsured/Underinsured Motorists coverage - limits up to \$10M
- Loss of Use without a per day limit
- Collector Vehicle Coverage available

### **Additional Personal Insurance**

- Family Protection<sup>SM</sup> providing coverage for road rage, air rage, hijacking, carjacking, child abduction, stalking threat and home invasion
- Chubb Personal and Excess Flood Insurance providing broad water damage solutions up to \$15M TIV (covers tsunami and “non-participating” communities)
- High-performance watercraft, personal watercraft and mega-yacht coverage is available with industry-leading coverage, broad navigational limits, and competitive inland and coastal rates

### **Loss Prevention Services**

- Chubb appraisal professionals are trained in a variety of relevant fields including architectural and interior design, historic home preservation, security and fire safety evaluation and fine art management.
- Appraisal Services provides customized loss prevention recommendations and helps estimate the home’s replacement cost
- *Masterpiece* HomeScan helps customers identify problems in the home before they turn into potentially dangerous situations by using infrared thermography to detect moisture and electrical problems and even insulation problems.
- Access to the *Masterpiece* Protection Network, a referral network of over 1,600 qualified providers specializing in home and contents-related services
- Complimentary Identity Theft Resolution for *all* Chubb Homeowner and Automobile policyholders provided by Identity Theft 911<sup>TM</sup>
- Chubb Property Manager complimentary pre- and post-hurricane assistance for Florida homeowners
- Water damage prevention services from Flo-Guard, Flo-Logic, and WaterCop (customers may be eligible for a premium credit)

### **Collector Services**

- including the download of information contained in a *Masterpiece* Valuable Articles policy
- Collector Specialists provide guidance for storage and display of collectibles and help customers review their scheduled items
- Complimentary Chubb Collectors Newsletter on collecting trends

### **Signature Suite Services**

- Complimentary personal security consultations which help assess the adequacy of alarm systems and susceptibility to identity fraud and other risks (RCS)
- Complimentary personal staff employment practices website provides guidance in managing the risks associated with employing domestic staff (McCalmon Group)
- Compliment Travel Security Assessment with customized recommendations to improve security (RCS)
- Complimentary personal staff background checks and investigations [VIP only] (RCS)
- A VIP Account Manager facilitates the underwriting, appraisal, claims and risk management needs of the individual [VIP only]
- Signature Passport<sup>SM4</sup> annual travel accident policy providing worldwide medical evacuation coverage, excess medical coverage, lost travel documents, and trip and baggage delay coverage (MedEx)

**For more information, contact a Next Wave underwriter at 619-232-3900 or  
Email submissions to: [submissions@nextwaveins.com](mailto:submissions@nextwaveins.com)**