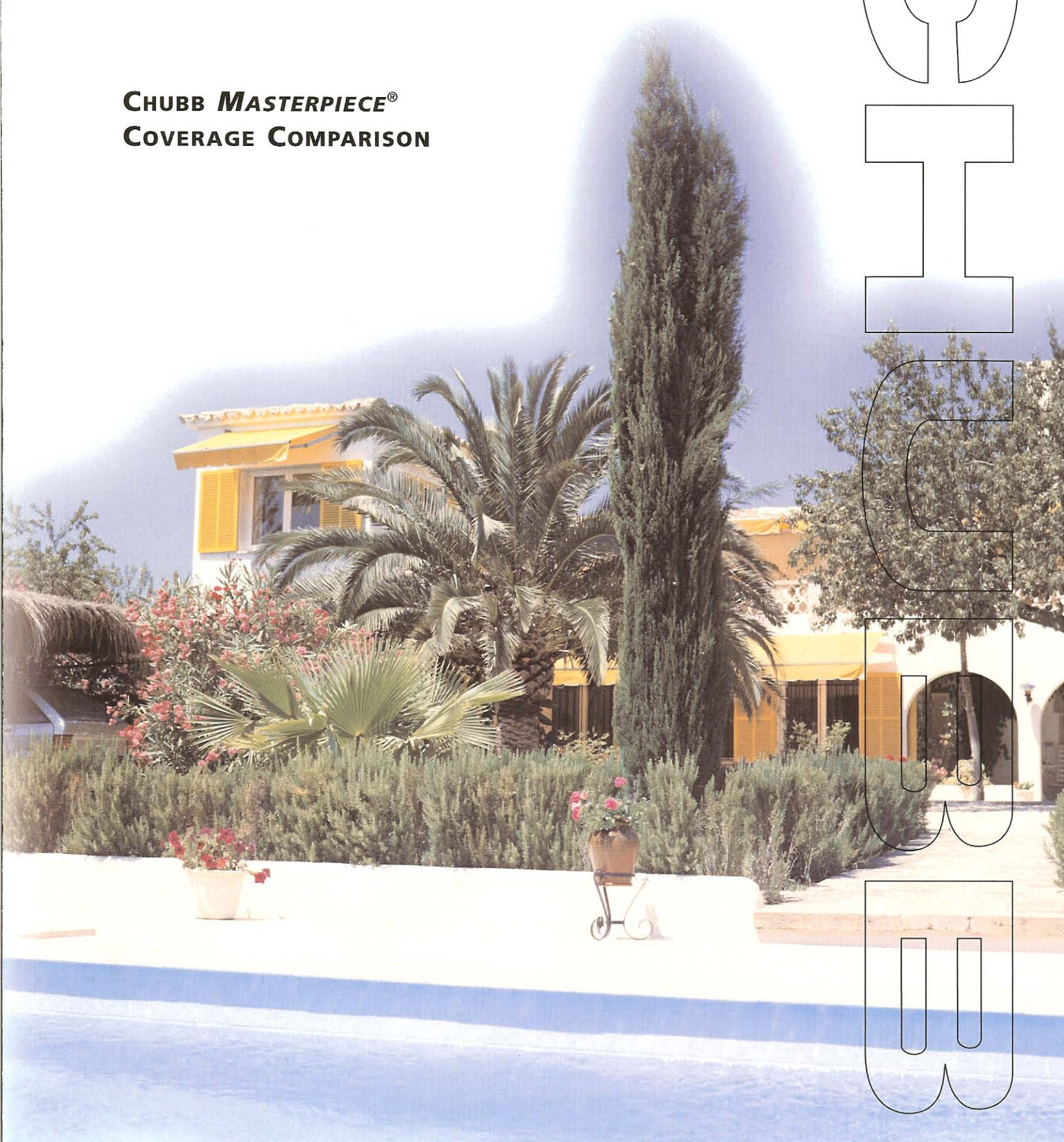


**CHUBB *MASTERPIECE*[®]
COVERAGE COMPARISON**

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This 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, "Main Street" insurance companies. We encourage you to consider these differences as you evaluate the kind of insurance policy that is most appropriate for your customer's individual needs and lifestyle.

	HO-3	HO-5	CHUBB MASTERPIECE
	Policy deductible applies unless otherwise indicated		
BUILDING COVERAGE			
Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included ¹	Not Included ¹	Included²
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
In-home Appraisal Service	Not Applicable	Not Applicable	Available
CONTENTS COVERAGE			
Contents Contract Type	Named Perils ¹	"All Risk"	"All Risk"
Contents Replacement Cost	Not Included ¹	Not Included ¹	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
OTHER STRUCTURES COVERAGE			
Percentage of House Coverage	10%	10%	20%
Extended Replacement Cost	Not Included ¹	Not Included ¹	Included
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	Available
LOSS OF USE COVERAGE			
Percentage of House Coverage	Varies	Varies	Unlimited²
EXTRA COVERAGES			
Rebuilding to Code	10% ¹	10% ¹	Unlimited²
Debris Removal	Reasonable Expense	Reasonable Expense	Unlimited³
Tree Removal	\$1,000 ⁴ (\$500 any one tree)	\$1,000 ⁴ (\$500 any one tree)	\$1,000 (no damage to covered property required)
Loss Assessment	\$1,000 ¹	\$1,000 ¹	\$50,000
Fire Department Charges	\$500	\$500	\$1,000
Business Property Coverage	\$2,500 on premises (\$500 off premises) ⁵	\$2,500 on premises (\$500 off premises) ⁵	\$25,000 on/off premises⁵
Food Spoilage Coverage	No Coverage	No Coverage	Included (\$250 deductible)
Lock Replacement	No Coverage	No Coverage	\$500
Water Backup of Sewers & Drains	Not Included ⁶	Not Included ⁶	Included
Electronic Data Restoration	\$1,500	\$1,500	\$5,000 worldwide coverage

	HO-3	HO-5	CHUBB MASTERPIECE
	Policy deductible applies unless otherwise indicated		

SPECIAL LIMITS

Money	\$200 (including coins & medals)	\$200 (including coins & medals)	\$1,000
Securities	\$1,500 (including stamps)	\$1,500 (including stamps)	\$5,000
Trailers	\$1,500	\$1,500	\$3,000
Watercraft	\$1,500	\$1,500	\$2,000
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 ¹	Not Included ¹	Included
Medical Payments	Reasonable Expense	Reasonable Expense	\$10,000
Credit/Bank Card Coverage	\$500	\$500	\$10,000 (includes theft of credit card number on internet)
Identity Fraud	No Coverage	No Coverage	\$25,000 per occurrence (\$500 deductible)
Incidental Business at Home	Not Included ⁶	Not Included ⁶	Included
Incidental Farming	Not Included	Not Included	Included
Kidnap Expense	No Coverage	No Coverage	\$100,000

¹ Additional coverage is available by endorsement for additional premium.

² Coverage is capped in: AL, CA, FL, HI, LA, MS, SC, UT, WA and WY.

³ Coverage is capped in some states.

⁴ 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.

⁵ \$1,500 on electronic apparatus off premises (HO-3 and HO-5); Chubb *Masterpiece* \$2,500 on electronic data apparatus off premises used to conduct business.

⁶ Available by endorsement for additional premium.

The 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.

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

	INDUSTRY ENDORSEMENT	CHUBB <i>MASTERPIECE</i>
FAMILY PROTECTIONSM COVERAGE		
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 [◆]	Not Available	\$215,000 for related expenses
Stalking Threat	Not Available	\$25,000 for security measures
AD&D ^{◆◆}	Not Available	\$250,000 per occurrence per individual for: home invasions, child abduction, or car jacking

◆ Car jacking not available in Florida.

◆◆ Accidental Death & Dismemberment not available in all states.

	INDUSTRY ENDORSEMENT (ISO H004 61 1000)	CHUBB <i>MASTERPIECE</i>
VALUABLE ARTICLES		
Fine Arts Breakage	Limited*	Included
Blanket Coverage	Not Available	Available for all classes**
Newly Acquired Fine Arts	25% of the itemized amount	25% of the itemized amount
Newly Acquired Items – Jewelry, 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***

* Additional coverage is available by endorsement for additional premium.

** Jewelry, furs, fine arts, stamps – \$10,000 per-item limit; 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 Group of Insurance Companies

Box 1615, Warren, NJ 07061-1615

www.chubb.com/personal

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.

The coverages described in the literature are not available in all jurisdictions. The above comparison was prepared solely by Chubb and highlights selected coverages of the policies referenced as of June, 2004 and is subject to change without notice. Actual coverage is subject to the language of the policies as issued.

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