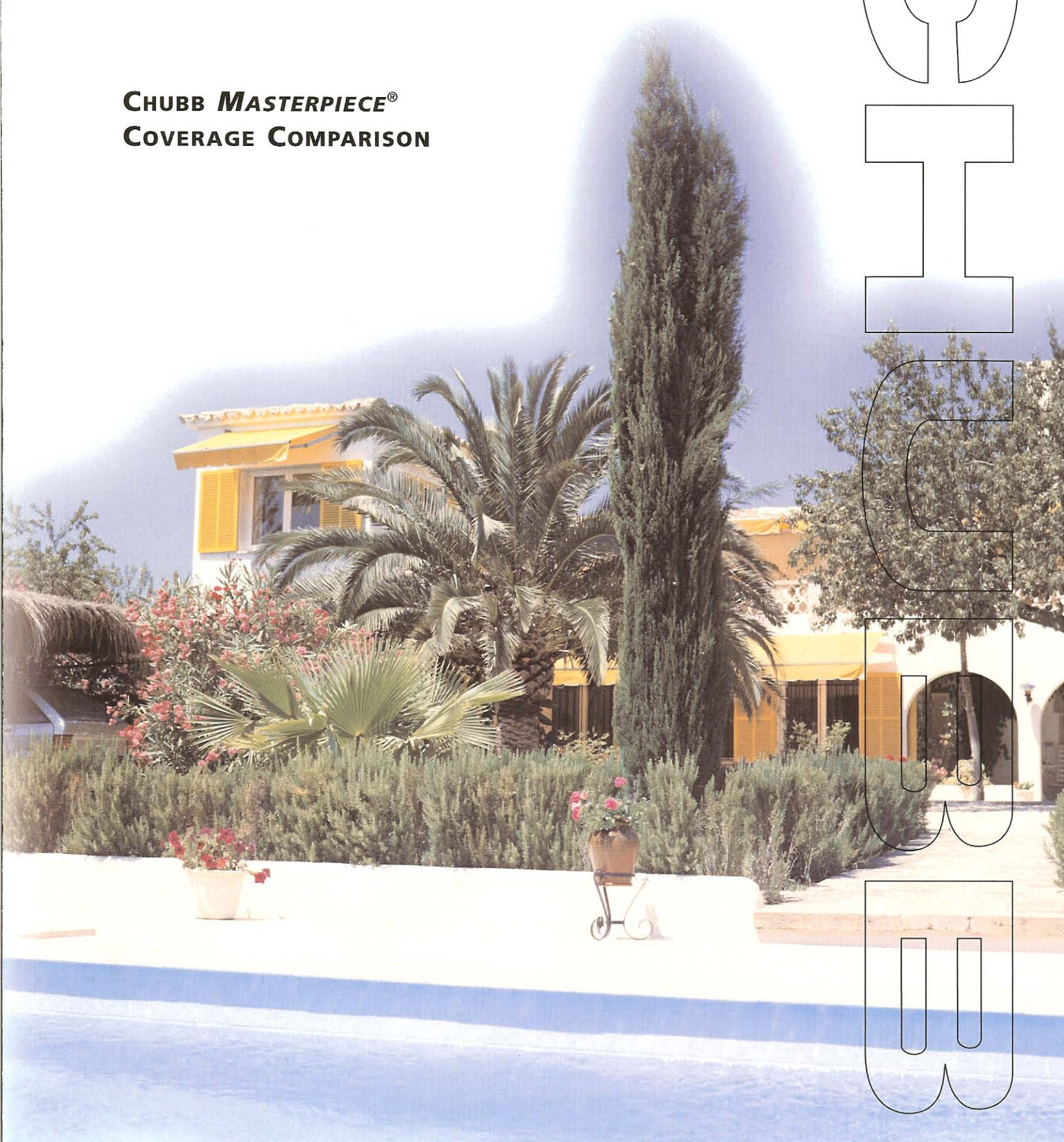


**CHUBB *MASTERPIECE*<sup>®</sup>  
COVERAGE COMPARISON**

OFFICE



**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, "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.

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

<b>HO-3</b>	<b>HO-5</b>	<b>CHUBB MASTERPIECE</b>
Policy deductible applies unless otherwise indicated		

**SPECIAL LIMITS**

Money	\$200 (including coins & medals)	\$200 (including coins & medals)	<b>\$1,000</b>
Securities	\$1,500 (including stamps)	\$1,500 (including stamps)	<b>\$5,000</b>
Trailers	\$1,500	\$1,500	<b>\$3,000</b>
Watercraft	\$1,500	\$1,500	<b>\$2,000</b>
Jewelry	\$1,500 stolen	\$1,500 lost, misplaced or stolen	<b>\$5,000 lost, misplaced or stolen</b>
Furs	Included in jewelry limit	Included in jewelry limit	<b>\$5,000 lost, misplaced or stolen</b>
Silverware	\$2,500 stolen	\$2,500 lost, misplaced or stolen	<b>\$10,000 lost, misplaced or stolen</b>
Collectible Stamps, Coins and Medals	Included in above limits	Included in above limits	<b>\$5,000</b>
Guns	\$2,500 stolen	\$2,500 lost, misplaced or stolen	<b>\$5,000 lost, misplaced or stolen</b>

**LIABILITY COVERAGES**

Personal Injury (libel & slander)	Not Included <sup>1</sup>	Not Included <sup>1</sup>	<b>Included</b>
Medical Payments	Reasonable Expense	Reasonable Expense	<b>\$10,000</b>
Credit/Bank Card Coverage	\$500	\$500	<b>\$10,000 (includes theft of credit card number on internet)</b>
Identity Fraud	No Coverage	No Coverage	<b>\$25,000 per occurrence (\$500 deductible)</b>
Incidental Business at Home	Not Included <sup>6</sup>	Not Included <sup>6</sup>	<b>Included</b>
Incidental Farming	Not Included	Not Included	<b>Included</b>
Kidnap Expense	No Coverage	No Coverage	<b>\$100,000</b>

<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, WA and WY.

<sup>3</sup> Coverage is capped in some states.

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

<sup>6</sup> 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>
<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

	INDUSTRY ENDORSEMENT	CHUBB <i>MASTERPIECE</i>
<b>FAMILY PROTECTION<sup>SM</sup> COVERAGE</b>		
Home Invasion	Not Available	<b>\$225,000 for related expenses</b>
Child Abduction	Not Available	<b>\$300,000 for costs resulting from abduction of a child under 13</b>
Car Jacking <sup>◆</sup>	Not Available	<b>\$215,000 for related expenses</b>
Stalking Threat	Not Available	<b>\$25,000 for security measures</b>
AD&D <sup>◆◆</sup>	Not Available	<b>\$250,000 per occurrence per individual for: home invasions, child abduction, or car jacking</b>

◆ Car jacking not available in Florida.  
◆◆ 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*	<b>Included</b>
Blanket Coverage	Not Available	<b>Available for all classes**</b>
Newly Acquired Fine Arts	25% of the itemized amount	<b>25% of the itemized amount</b>
Newly Acquired Items – Jewelry, Furs, Cameras, Musical Instruments and Collectibles	The lesser of 25% of the itemized amount or \$10,000	<b>25% of the itemized amount up to \$50,000 per category</b>
Loss Payment of Itemized Articles	Itemized Amount	<b>Up to 150% of itemized amount***</b>

\* 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**  
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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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