



**FEDERAL INSURANCE COMPANY - SINGAPORE**  
**One of the Chubb Group of Insurance Companies**

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**COVERAGE COMPARISON**

*Masterpiece, in keeping with the Chubb tradition, provides very broad Personal Lines Coverage. This chart shows how Masterpiece compares with a typical market policy. The comparison is based on Masterpiece Deluxe House, Deluxe Contents, Valuable Articles and Liability Coverages. Some coverages marked "Not Included" may be available by endorsement.*

	<b>MASTERPIECE</b>	<b>TYPICAL MARKET POLICY</b>
<b>BUILDING</b>		
Perils	"All Risk"	"Named Perils"
Extended Replacement Cost	Included	Not Included
Cash Settlement Option based on Replacement Cost	Included	Not Included
Professional Building Valuation	Included	Not Included
Other Structures Coverage	Included up to 20% of Building Sum Insured	Not included
<b>CONTENTS</b>		
Replacement Cost	Included	Included
Cash Settlement Available at Client 's Option	Included	Not Included
Worldwide Coverage	Included	Not Included
Broad Pairs and Sets Clause (i.e. will replace the entire pair of set)	Included	Not Included
<b>SPECIAL LIMITS (CONTENTS)</b>		
Money	\$2,000	\$500
Securities	\$10,000	Not Included
Jewelry	\$15,000	1/3 of Total Sum Insured Single Article Limit \$2,500
Furs	\$10,000	Included with Jewelry
Fine Arts	\$10,000	Included with Jewelry
Collectible Stamps, Coins and Medals	\$10,000	\$1,000

**MASTERPIECE****TYPICAL MARKET  
POLICY*****EXTRA COVERAGES***

Landscaping (Building/Contents)	5% of Sum Insured Insured up to \$1000/plant	Not Included
Extra Living Expenses (Building/Contents)	Up to one year	10% of Sum Insured
Personal Computer Data Replacement (Contents)	Included up to \$10,000	Not Included
Precautionary Repairs (Contents)	Included	Not Included
Food Spoilage	Included up to \$750	Included up to \$500
Lock Replacement (Contents)	Included up to \$1,000 if keys lost or stolen	Included up to \$250
Golfers Hole-in-One (Contents)	Included up to \$500	Included up to \$500
Pedigree Pets (Contents)	Included up to \$500	Included up to \$500

***VALUABLE ARTICLES***

Worldwide Coverage	Included	Included
Broad Pairs and Sets Clause	Included	Not Included
Newly Acquired Jewelry, Furs, Cameras, Fine Arts	Included up to 25% of existing itemized schedule (limit: \$50,000)	Not Included
Deductible	No	Yes
Cash Settlement Client's Option	Included	Not Included

***PERSONAL LIABILITY***

Worldwide Coverage	Included	Included
Medical Payment to others (without legal liability)	Included up to \$20,000	Not Included
Damage to Property of others (without legal liability)	Included up to \$4,000	Not Included
Credit Card Coverage	Included up to \$20,000	Not Included
Defence Coverage – Loss of Earnings	\$500/day up to \$20,000	Not Included
High Limits	Available	Not Available