

Introduction and Definitions

This is your Chubb Masterpiece Policy. Together with your Declarations page, it explains your coverages and other conditions of your insurance in detail.

This policy is a contract between you and us. **PLEASE READ YOUR POLICY CAREFULLY** and keep it in a safe place.

Agreement

We agree to provide the insurance described in this policy in return for your premium and compliance with the policy conditions.

Definitions

In this policy, we use words in their plain English meaning. Words with special meanings are defined in the part of the policy where they are used. The few defined terms used throughout the policy are defined here:

Business means any employment, trade, occupation, profession.

Cameras means cameras, projection machines, films, and related equipment.

Declarations page means the most recent Declarations page we issued to you.

Deductible means the first part of any claim which you have to bear.

Family member means your relative who lives with you, or any other person under 25 in your care or your relative's care who lives with you. Domestic servants are included in this definition only within the Republic of Singapore.

Fine Arts means private collections of paintings, etchings, pictures, tapestries, art glass windows, other bona fide works of art (for example, statues, antiques, rare books and manuscripts, porcelains, rare glass), and items of historical value or artistic merit.

Furs means garments made of, trimmed in or consisting principally of fur.

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Items of Precious Metals means plated ware, tableware, trays, trophies, and similar household articles other than jewelry, which are made of sterling silver, gold, pewter or platinum.

Jewelry means an article of personal adornment (including watches), containing gemstones, silver, gold, platinum, or other precious metals or alloys.

Musical Instruments means musical instruments and equipment.

Occurrence means a loss or accident or damage or a series of losses, accidents, or damages arising out of one event to which this insurance applies occurring within the policy period, irrespective of the number of claims. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Policy means your entire Masterpiece Policy, including the Declarations page and any amendments.

Stamps and Coins means stamps and/or coins contained in an individually owned stamp and/or coin collection and not owned by dealers or auctioneers. This includes other philatelic property, including books, pages and mountings; and other numismatic property including coin albums, containers, frames, cards and display cabinets used with your collection.

We/us mean Federal Insurance Company, one of the Chubb Group of Insurance Companies.

You means the person named in the Declarations page, and a spouse who lives with that person.

SPECIMEN