

Masterpiece Signature

CHUBB®

Quality insurance
for our most
discerning clients.



At Chubb, when it comes to insuring your home, we go beyond your expectations.

Our Masterpiece Signature policy provides Chubb's broadest level of coverage and service for individuals and families with significant assets to insure.

All Masterpiece Signature clients will be serviced by a team of Chubb underwriters who have the knowledge and expertise to respond to the needs of the most affluent members of the community.

Masterpiece Signature will appeal to those who appreciate premium benefits and services when insuring their homes, contents, jewellery, fine art and other valuables. If you are looking for exceptional coverage and service, look no further than Chubb's Masterpiece Signature policy.



Simply superb,
Chubb's
Masterpiece
Signature policy
is filled with
exciting features
and benefits.

Extended replacement cost coverage for your house

Chubb will cover the full cost to rebuild your home after a covered loss even if this is more than the sum insured.

Extended replacement cost coverage for your contents

After a covered loss, Chubb will pay up to 20% more than your contents sum insured if necessary to replace your contents.

Extended replacement cost for itemised valuable articles

If your items of jewellery, fine art and other precious valuables have increased in value and the market value of the item at the time of a covered loss exceeds the sum insured, then Masterpiece Signature can cover you with an extended replacement cost payment. As long as at the time of a covered loss you have valuations for your fine art which are less than 3 years old, or valuations for your other itemised valuable articles that are less than 2 years old, you will be eligible for extended replacement cost.

Cash settlement options

You can elect to receive a cash settlement if you decide not to rebuild your home or replace your possessions in the event of a covered loss.

Your choice of builders and craftsmen

When you are covered by a Chubb Masterpiece Signature policy, wherever possible, we will work with you to appoint your choice of contractors who handle any work at your home.

Worldwide cover for accidental loss and damage

Your possessions are automatically covered wherever you are for accidental loss or damage.

Environmental coverages

Masterpiece Signature will help you protect the environment with a range of green covers you can depend on. We cover environmental upgrade expenses following a covered loss to your plumbing, irrigation, water heating or energy system. We also allow you to upgrade an appliance with a 4 star energy rating following a covered loss to whitegoods. We can even reimburse your increased utility expenses or low power utility income following a covered loss to your solar power energy system.

Temporary cover for Fine Art and Jewellery

We cover items of Fine Art and Jewellery that are loaned to You, or borrowed by You, for up to seven days.

Trespass cover

Cover is provided to remove litter or debris caused by illegal trespassing or illegal dumping at your location.

Remote Piloted Aircraft (RPA)

We provide cover for your RPA when used recreationally and in accordance with Civil Aviation Safety Authority (C.A.S.A) guidelines.

Identity fraud coverage

Someone stealing from your bank or credit card account, taking out loans or refinancing mortgages under your name are examples of one of the fastest growing white-collar crimes in Australia. Masterpiece Signature provides high levels of cover to insure you for the financial losses which can occur if someone steals your identity.

Sponsorship coverage

Chubb understands that you may make commitments to raise money for charities and community groups through sponsorships. Masterpiece Signature provides up to \$1,000 to your charities if injury or illness prevent you from participating in those sponsored events and collecting your sponsorship donations.

Family protection coverage

Family Protection cover is automatically provided with Masterpiece Signature to help defray the costs associated with recovery from certain crimes and incidents.

Cyber cover

We recognise the increasing level of threat of cyber related attacks on the families we insure. In addition to cyberbullying cover, our family protection cover includes cyber extortion, cyber financial loss and cyber breach of personal information.

Premium Protect benefit

If you suffer from a bodily injury that results in death or a permanent disability, we will pay your annual policy premium for the next 5 renewals up to a maximum of \$20,000 per policy period.

Emergency home assistance benefit

If you suffer from an emergency event, you can contact Chubb and we will arrange for a referral to one of our service providers. The cost of the emergency call out fee is covered up to a maximum of \$500.

Your insurance adviser will be able to detail all the features and benefits of Masterpiece Signature compared to other Chubb homeowner policies.

*Eligibility for the Masterpiece Signature Policy is at the sole discretion of Chubb.

Home Appraisal

As a leading insurer of fine homes and possessions, Chubb offers free home appraisals for many of the homes that we insure.

As a Masterpiece Signature policyholder you will receive a priority appraisal service from our most experienced risk consultants. Our risk consultants share a vast amount of expert technical knowledge in areas as diverse as property valuations, building and construction, loss adjusting, security and loss prevention.

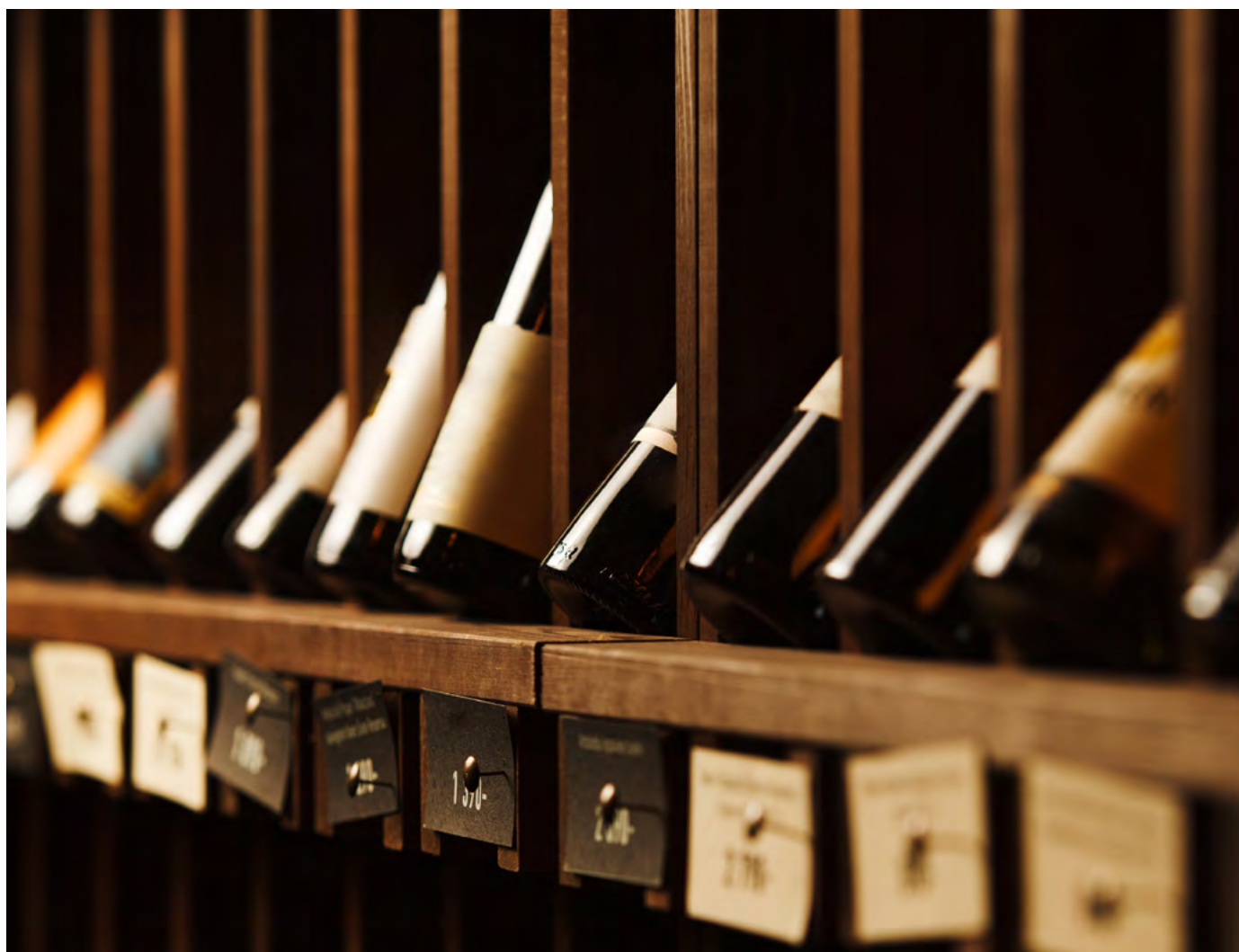
One of our senior professional risk consultants will visit your home to carefully note architectural details as well as the internal and external features that determine your home's replacement cost and the amount of coverage you really need.

With the Masterpiece Signature policy, you may have access to our unique HomeScan service where thermal imaging equipment will allow our risk consultants to detect any issues with your home which may not be apparent from a normal inspection. This may alert you to potential problems before they cause a major loss. Additionally Chubb HomeSecure is a complimentary security focused inspection developed for our Masterpiece Signature customers. A HomeSecure inspection is aimed at reviewing the security of your property to provide practical and tailored advice that may enhance your overall security and personal safety.

Priority Claims Service

Chubb has always been recognised for the high quality claims service we offer to our clients. With Chubb's Masterpiece Signature policy, we aim to go even further beyond your expectations.

Claims made by our Masterpiece Signature clients will be prioritised and each claim will be overseen by one of our most senior claims specialists. Masterpiece Signature customers have access to a claims hotline to report any urgent claims which might arise outside of normal business hours and once your claim has been finalised, payments will be processed via our priority claims payment system.



Masterpiece
Signature –
beyond your
expectations.



Masterpiece Signature Policy Highlights*

Buildings

Tsunami and flood	Tsunami is automatically covered. Optional full comprehensive flood cover is available
Extended replacement cost	Coverage is not limited to the sum it is insured for. If it costs more to rebuild, it's covered.
No alarm or lock warranties	No penalties if an alarm is not operating
Other permanent structures	Automatically included for up to 30% of the building sum insured
Landscaping	Up to 10% of the building sum insured with a limit of \$20,000 per plant
Tree removal	Up to \$5,000 and also covers the removal of trees that are threatening to fall and damage your property or a neighbouring property
Removal of debris	Up to 30% of the building sum insured
Additional living expenses when you cannot live in your home following a covered loss	<ul style="list-style-type: none"> • cost of reasonable extra living expenses • accommodation for pets up to \$30,000 • emergency clothing/essentials up to \$10,000 following forced evacuation
Modification costs to home following permanent disablement	Up to \$100,000
Lock replacement	Unlimited for house keys and up to \$5,000 for car locking devices
Construction works	Up to \$300,000 or 10% of the building sum insured
Rainwater tank loss	Up to \$1,000 for the reasonable expenses you incur to replace water lost from your rainwater tank

Contents	
Extended replacement cost for contents	The full cost to replace your contents, without depreciation, up to 120% of the sum insured
No special limits for certain contents	Including fine art, electronic and sporting equipment, computers and cameras
Business Property	Up to \$100,000
Food spoilage	Unlimited for food and \$10,000 for wine
No unoccupancy clause	
Jewellery sub limit	\$50,000 any one occurrence and \$25,000 any one item
Precious metals sub limit	\$100,000 any one occurrence
Relative in care	Up to \$10,000 for the contents of a relative in care
Valuable Articles	
Extended replacement cost for itemised valuable articles	Up to 150% of the listed value for that item
Newly acquired valuable articles	Up to 25% of existing itemised schedule
Loss of market value cover following a partial loss	Up to the sum insured for that item
Fine art expenses	Up to \$100,000 for commissioned work in progress and up to \$100,000 for defective title and defective title legal costs

Personal Liability	
Worldwide coverage	\$30,000,000
Credit card, forgery and counterfeiting coverage	Up to \$50,000
Kidnap expenses	Up to \$200,000
Identity fraud expenses	Up to \$150,000
Tax audit expenses	Up to \$10,000
Golfers extension	\$1,000 hole in one cover plus table of benefits for personal accident
Remote Piloted Aircraft	Up to \$5,000,000 limited to use in Australia and New Zealand
Family Protection	
Cyber coverage	<ul style="list-style-type: none"> • Cyber extortion costs up to \$5000 • Cyber financial loss up to \$10,000 • Cyber breach of information costs up to \$5,000 • Cyber bullying costs up to \$100,000 (sub-limits apply to the above)
Carjacking coverage	Up to \$75,000 (sub-limits apply)
Hijacking coverage	Up to \$75,000 (sub-limits apply)
Child abduction coverage	Up to \$100,000 (sub-limits apply)
Stalking threat coverage	Up to \$50,000 (sub-limits apply)
Aggravated assault coverage	Up to \$75,000 (sub-limits apply)
Home invasion coverage	Up to \$75,000 (sub-limits apply)
Air rage and road rage coverage	Up to \$75,000 (sub-limits apply)
Terrorism and Active Assailant coverage	Up to \$75,000 (sub-limits apply)

Additional Benefits

Premium Protect	Up to \$20,000 per policy period for 5 renewals
Emergency Home Assistance	A referral to one of our service providers and up to \$500 for the emergency call out charge

Exclusions and Limitations

* Masterpiece Signature is a broad home insurance policy, but there are a number of exclusions and limitations to be aware of:

Exclusions: Examples of exclusions that apply to this coverage are flood, wear and tear, gradual deterioration and misappropriation.

Limitations: Limitations on cover include limits on payments for jewellery and business property under the contents coverage.

For the full list of the terms, conditions, limits and exclusions, please make sure to review the applicable [Masterpiece Signature PDS](#) and policy wording and [Target Market Determination](#).

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance.

More information can be found at www.chubb.com/au.

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