



Personal  
Insurance

CHUBB



Masterpiece®

## Massachusetts Masterpiece® Discounts

If your home is well protected from fire, burglary and other risks, then you're less likely to suffer a loss. So you should pay a lower premium. That's the idea behind Chubb discounts: The safer your home, the more you save. The availability and percentage of discounts in Massachusetts may vary based on the policy writing company and/or eligibility requirements. Talk to your agent or broker for more information.

### Multipolicy Discounts

**SAVE 10%** on your homeowners premium with \$25,000 or more in valuable articles coverage

### Superior Protection Discount

**SAVE up to 15%** with any combination of these:

- Closed-circuit TV cameras
- Motion-activated detection system
- 24-hour alarm signal-continuity protection
- Temperature monitoring system
- Explosive gas leak detector
- Lightning protection system
- 24/7 security guard
- Full-time caretaker
- Sprinkler system water-flow alarm
- Permanently installed backup generator
- Automatic seismic shutoff valve
- Water leak detection system
- Perimeter gate

### Additional Fire & Security Discounts

**SAVE up to 5%** with a central station burglar alarm

**SAVE up to 5%** with a central station fire alarm

**SAVE 5%** in a gated community where gates are controlled by guards or locked, visitors are announced, and proper identification is required to enter

**SAVE 5%** if the gated community has a 24-hour patrol service that responds to your home's fire and burglar alarms

**SAVE 10%** with a residential sprinkler system

**SAVE 15%** with fire-resistive construction

**SAVE 5%** with masonry construction

**SAVE up to 15%** with storm shutters on all exterior glass

### New/Renovated Home Discounts

**SAVE up to 24%** on a recently built home

**SAVE up to 17%** if your home has been recently renovated



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## Loss Free Discount

**SAVE up to 10%** if your home has been insured by Chubb, with no claims for 3 or more years

You don't have to own a house to save with Chubb. We offer many of the same discounts to condominium, cooperative and renters policyholders—as well as to city homeowners, too.

## Condo, Co-op & Renters Discounts

**SAVE up to 5%** with a central station burglar alarm

**SAVE up to 5%** with a central station fire alarm

**SAVE 5%** in a gated community where gates are controlled by guards or locked, visitors are announced, and proper identification is required to enter

**SAVE 5%** if the gated community has a 24-hour patrol service that responds to your unit's fire and burglar alarms

**SAVE up to 15%** in a building with fire-resistive construction

**SAVE 5%** in a building with approved sprinklers and fire alarms

**SAVE 5%** in a building with approved security

**SAVE 15%** in a building with storm shutters on all exterior glass

**SAVE up to 10%** if your home has been insured by Chubb, with no claims for 3 or more years

## City Home Discounts

**SAVE 5%** with a central station burglar alarm

**SAVE 5%** with a central station fire alarm

**SAVE 5%** with a temperature monitoring system

**SAVE 10%** with a residential sprinkler system

**SAVE 15%** with fire-resistive construction

**SAVE up to 2%** for restoration within the last 10 years

**SAVE up to 15%** with storm shutters on all exterior glass

**SAVE up to 10%** if your home has been insured by Chubb, with no claims for 3 or more years

**SAVE 10%** on your homeowners premium with \$25,000 or more in valuable articles coverage



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Additional discounts available for Chubb National Writing Company only

## House Discounts

**SAVE 10%** if your home is located over 1,000 feet from a fire hydrant, has a central station or direct fire alarm, and an approved fire department is within 4 miles

**SAVE 15%** if your house complies with approved building codes

**SAVE up to 16%** with windstorm reduction measures

**SAVE up to 5%** if you paid your homeowners premium in a single payment at least twice within the past 5 years (does not apply if paid by mortgagee or lienholder)

**SAVE 10%** if your house does not have a mortgage or lien

**SAVE up to 5%** on a new home if you've insured another house with Chubb for 3 or more years

## Condo, Co-op and Renters Discounts

**SAVE 10%** if your home is located over 1,000 feet from a fire hydrant, has a central station or direct fire alarm, and an approved fire department is within 4 miles

**SAVE up to 5%** if you paid your homeowners premium in a single payment at least twice within the past 5 years (does not apply if paid by mortgagee or lienholder)

**SAVE 10%** if your condo or co-op unit does not have a mortgage or lien (does not apply to rental units)

**SAVE up to 5%** on a new home if you've insured another house with Chubb for 3 or more years

## City Home Discounts

**SAVE up to 5%** if you paid your homeowners premium in a single payment at least twice within the past 5 years (does not apply if paid by mortgagee or lienholder)

**SAVE 10%** if your house does not have a mortgage or lien

**SAVE up to 5%** on a new home if you've insured another house with Chubb for 3 or more years

**Chubb Personal Insurance**  
P.O. Box 1600  
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[www.chubb.com/personal](http://www.chubb.com/personal)

Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. Discounts may not be available in all writing companies and are subject to eligibility requirements. This document highlights discounts for eligible policies as of October 28, 2013 and is subject to change without notice.

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