

CHUBB MASTERPIECE®

# Vacation Home



## Top Reasons to choose Chubb Insurance Company of Canada for Vacation Home Insurance

**Extended Replacement Cost.** Chubb offers Extended Replacement Cost on vacation homes that are insured-to-value, up to 150% of the dwelling value.

**Additional Living Expenses Coverage.** Chubb provides coverage for additional living expenses incurred in the event you are unable to live in your vacation home with a limit up to 30% of the dwelling value.

**Ice and Snow.** No exclusions for roof collapse due to the weight of ice and snow.

**Reasonable Care.** No visitation warranties - all Chubb asks is that you take "reasonable care".

**Fair Rental Value.** Chubb offers up to 60 days of rental income coverage when you rent out your vacation home and a loss occurs that prohibits your tenants from living there.

**Outstructures Coverage.** Chubb provides an automatic 10% of the building amount to cover a boathouse, dock, gazebo, hot tub, guesthouse, etc., with extended replacement cost.

**Fallen Tree Removal.** Chubb provides \$1,000 of coverage to remove a tree that has fallen due to wind, hail, sleet or the weight of ice and snow.

**Maintenance Vehicles.** Lawn tractors and other motorized vehicles used to maintain your vacation home are automatically covered as contents.

**Cash Settlement.** You have the option to take a cash settlement rather than rebuild the cottage or replace the contents.

**Superior Protection Credits.** Chubb offers up to 15% in policy credits for specific loss mitigation measures at your property, such as permanent back-up generators and temperature monitoring systems.

**Forced Evacuation Coverage.** If there is a reasonable threat of a covered loss in your area, such as a wildfire, Chubb will cover normal living expenses and fair rental value for up to 30 days.

**Contact your independent Chubb Broker to obtain a Masterpiece® quote today!**

Chubb Insurance Company of Canada  
[www.chubbinsurance.com](http://www.chubbinsurance.com)

## Chubb Creates Certainty.

This literature is descriptive only. Whether or not to what extend a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy issued. Actual coverage is subject to the language of the policies as issued. The information should not be relied on as legal advice or a definitive statement of the law in any jurisdiction. For such advice, an applicant, insured, listener or reader should consult their own legal counsel. No liability is assumed by reason of the information contained herein. CPI0913.