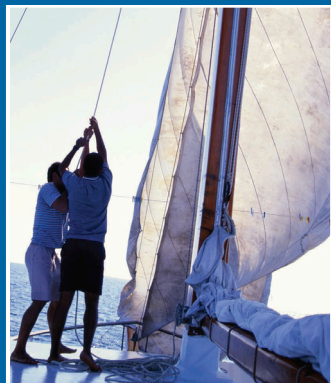


CHUBB MASTERPIECE®

Watercraft



Top Reasons to choose Chubb Insurance Company of Canada for Watercraft Insurance

Replacement Cost. In the event of a covered total loss, Chubb will pay the replacement cost for watercraft insured for less than \$1 million and of 3 years of age or less.

Agreed Value. For watercraft insured at \$1 million or greater, or over 3 years of age, Chubb offers “agreed value” which settles a covered loss before it occurs. You and Chubb agree on the amount you would like to receive in the event of a covered total loss when the policy is issued.

Multi-line Credit. In addition to Chubb’s industry leading Watercraft coverage and claim service, we are pleased to offer you a 5% Multi Line credit on your Watercraft premium in recognition of your loyalty, when you have any active Personal Lines Property policy also insured with Chubb Insurance Company of Canada.

Twelve-Month Navigation. Chubb offers year round navigation - unlike other insurers who require a lay-up period.

Navigational Limits. Our Chubb policy automatically provides some of the broadest navigational limits in the industry with expanded West Coast navigation. Optional navigation extensions also available.

Port of New York. Chubb offers a cost-effective optional coverage when your course includes the Port of New York via inland waters.

Emergency Towing. For an emergency other than a covered loss, Chubb automatically provides coverage for the reasonable costs of emergency towing and service - up to the limit of physical damage coverage.

Personal Effects. Chubb covers your on-board personal effects - as well as those of your guests and crew - up to \$25,000 with no deductible.

Tender Coverage. Chubb includes this coverage in the physical damage limit with no deductible.

Precautionary Measures. Chubb will pay up to \$1,500 for reasonable costs you incur to fuel, dock or haul your watercraft out of harm’s way because it is endangered from a covered peril (i.e. named storms).

Marine Environmental Damage. If you cause damage to marine habitat through physical contact with your watercraft, Chubb will cover any damages you are legally obligated to pay - up to \$100,000.

Broad Medical Payments. Chubb covers expenses for bodily injury resulting from a boating accident - up to \$25,000. Medical expenses can be incurred within 3 years of the accident and include expenses.

Uninsured Boaters. Your Chubb policy automatically provides a covered person up to \$1,000,000 in damages (with option to buy up to \$2,000,000) for bodily injury sustained from a boating accident with an uninsured vessel.

Additional Living Expenses. Chubb will provide up to \$1,500 - with no deductible - for any reasonable living expense you may incur in minimizing a covered loss and preventing future loss or damage.

Physical Damage Deductible Waiver. Chubb will waive the physical damage deductible for partial loss caused by another vessel.

Chubb Creates Certainty.

Removal of Wreck. Chubb will cover the cost to raise, remove or destroy the wreck of your watercraft when you are legally required to do so (i.e. when a sunken craft blocks channel traffic) - up to the limit of liability on your policy.

Ice and Freezing. Your Chubb policy does not exclude losses resulting from ice and freezing.

Manufacturer's Defects. Chubb does not exclude losses caused by manufacturer's defects.

Mysterious Disappearance. Chubb's physical damage coverage for watercraft does not exclude losses due to mysterious disappearance.

Search and Rescue. Chubb will pay up to \$10,000 for the reasonable expenses incurred for a search and rescue operation in the event any person is lost at sea from the insured watercraft.

Mechanical Breakdown or Faulty Repair. Chubb does not exclude losses due to mechanical breakdown and/or faulty repair.

Waterskiing. Chubb does not lower liability limits or exclude coverage when a watercraft is used for water-skiing.

Fishing Tackle. Chubb covers up to \$10,000 for loss of your fishing tackle - or that of a guest - while they are on board your watercraft. A \$250 deductible applies.

Trailers. Your watercraft's physical damage limit includes this coverage up to \$5,000 subject to a \$250 deductible with higher coverage limits available for purchase.

Electronic Navigational Equipment. Chubb will cover this equipment subject to a \$250 deductible.

Sails and Outboard Motors. Sails and out board motors that are damaged in a covered loss will be replaced "new for old" - provided they are less than 3 years old. Otherwise, Chubb will pay the actual cash value.

Full-Time Paid Crew Liability. Liability coverage for all full-time paid crew members, including the captain, is included. Jones Act. Chubb provides this crucial maritime coverage for your liability to the full-time paid crew.

Operating Other Watercraft. Chubb covers you while operating other watercraft and offers \$50,000 for physical damage. Other policies typically do not provide this coverage.

Temporary Substitute Watercraft. Chubb will pay up to \$1,500 to charter a comparable temporary substitute watercraft if your watercraft is out of normal use for more than 10 days due to a covered loss. This is generally not covered by other policies.

Newly Acquired Watercraft. If you buy another boat, Chubb provides coverage and allows you up to 30 days to report the purchase. Other insurers provide little or no coverage.

When you insure with Chubb, you benefit from extensive flexibility in our coverage and deductible options, hassle-free protection including industry-leading navigational limits, and unparalleled customer service with our multi-line discount and useful travel-sized certificate of insurance bound into every Masterpiece® Watercraft policy we issue.

Based on nearly a century of experience, Chubb has earned a reputation as a leading insurer of watercraft. If you need to report a claim, you can reach Chubb 24 hours a day, 365 days a year. Chubb strives to issue a cheque within 48 hours of settling a covered loss and time and again receives "Superior" results in its customer satisfaction surveys.

Chubb also consistently receives high ratings for financial stability from A.M. Best, and for claim-paying ability from Moody's and Standard and Poor's.

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

Chubb Insurance Company of Canada
www.chubbinsurance.com

Chubb Creates Certainty.