
CHUBB MASTERPIECE®

Wine Collection Coverage



Your collection is unique, it deserves one-of-a-kind insurance.
Protect your wine with Chubb's Masterpiece® Valuable Articles policy.



Protecting Your Wine Collection

It can take a lifetime to build a collection of fine wines. For many collectors, the years of searching the world's wineries for the finest vintages is more than a hobby, it's a passion.

Agreed Value and Cash Option. Chubb pays the agreed value for itemized bottles, whether you choose to replace the item or take the settlement in cash.

Appraisal Threshold. For your ease, Chubb only requires appraisals for bottles of wine over \$10,000.

Blanket or itemized. Chubb offers you the choice while providing the same rate and coverage under both options (blanket coverage is subject to a \$5,000 per item limit).

No Deductible. Chubb applies no deductible in case of a covered loss.

Labels and wine accessories are covered too. Chubb covers any damage to the labels of wine. We also cover your climate control systems, racking systems and other wine accessories.

Worldwide, Transit and Off-Site Storage. Your collection is covered almost anywhere in the world. It is also covered while in transit to a new location, or stored off-site subject to limitations.

Access to Trusted Referral Sources. Chubb has relationships with an extensive network of wine experts across Canada, which can provide services such as cellar management and wine storage.

Chubb's Masterpiece® Valuable Articles policy offers you two choices to protect your collection.



The Vintner Package

The Vintner Package offers a collection of insurance coverages designed to protect the wine cellars of serious collectors against catastrophic loss. These coverages include:

- Theft
- Breakage
- Fire
- Vandalism
- Wine kept in off-site storage (some limitations apply)



The Sommelier Package

The Sommelier Package is intended to protect the cellars of those who require even further security. In addition to all coverages included in the Vintner Package, the Sommelier Package also includes:

- Extremes in temperature
 - Fluctuation in humidity
 - Vibration
 - Light
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For more information about Chubb's Masterpiece® Valuable Articles coverage, and to learn more about the options we offer to protect your wine collection, contact your insurance broker or visit www.chubbinsurance.com

For promotional purposes Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Canada. This literature is descriptive only. The precise coverage afforded is subject to the terms and conditions of the policies as issued.

