Agreed Value. Chubb will pay you the agreed value stated on the policy, whether the item is replaced or the settlement is taken in cash. If the restored value of your item is less than its market value immediately prior to a covered partial loss, Chubb will pay the difference.

Blanket or Itemized Coverage. Chubb offers you the choice while providing the same rate and coverage under both options (blanket coverage subject to a $50,000 per item limit for jewellery, fine arts, coins and collectibles).

Newly Acquired Items. Your newly acquired items are covered for 25% of the itemized limit for 90 days. This coverage applies to jewellery, fine arts, furs, cameras, musical instruments and collectibles.

Appraisal Threshold. Chubb does not require you to provide appraisals on jewellery items under $100,000 or on fine art items under $250,000.

Mysterious Disappearance. Chubb automatically covers you for the mysterious disappearance of any scheduled item.

Pairs, Sets and Parts. You have the option of either a partial loss settlement for a damaged article, or a total loss settlement if you surrender the remaining undamaged article to us.

In-Vault Jewellery. Chubb offers you a reduced rate for items kept in a bank vault. Chubb also offers 3 complimentary vault transactions per policy term.

Jewellery or Fine Art on Loan or Consignment. Chubb provides coverage for jewellery or fine art on loan or consignment to you for up to 7 days with maximum dollar limits.

Worldwide Coverage. Chubb will cover your valuable articles anywhere in the world, and will automatically cover your valuable articles while in transit to a new location.

Coverage for Diverse Items. Chubb can cover your private collection of rare, unique or novel items including memorabilia (dolls, guns, model trains, etc.). Among the covered perils are theft, breakage, fire and vandalism.

Wine Coverage. Chubb’s Valuable Articles policy provides broader coverage for your wine collection. We cover theft, breakage, fire, vandalism, temperature and humidity change, vibration and light depending on the package chosen. The blanket limit per bottle of wine is $5,000.

Access to Trusted Referral Sources. Chubb has relationships with an extensive network of third party experts across Canada to provide specialized services such as collections management.

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

Chubb Creates Certainty.

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