
CHUBB®
You bought with your heart,
insure with your head.
Masterpiece®

Masterpiece®

We aim to give you insurance you can trust...
We appraise and agree upfront the rebuild value of every home we insure in Ireland. Together with our Agreed Value approach for valuables and cars, the result is accurate sums insured. This accuracy speeds claims payments, as there is no reason for haggling. So, you can be certain from the start of the exact sum you will receive after a total loss.
...with a cover that applies in more situations with fewer limitations.

- **Remarkable cover for your family home**
  Following our appraisal we agree with you the buildings sum insured, including automatic cover for gardens and outbuildings. Then, for most homes, we guarantee that, whatever the cost, we will rebuild your home exactly as it was.
  In effect, this gives you unlimited cover.
  In addition, we let you choose the craftsmen for any repairs. We also agree the contents sum insured. Then, for most homes, if this sum is insufficient to replace the contents, we will automatically increase it by up to 25%.

- **Similar cover for vacation homes (Ireland & abroad)**
  Under the same policy as your main home with a similar level of cover.

- **Your possessions covered worldwide for 'all risks' - not just limited 'perils'**
  With accidental damage and new-for old cover, including clothes, as standard.
  Plus full cover when you're travelling - eliminating the need for personal effects insurance.

- **Specialist cover for jewellery, art, antiques, guns, wine & valuables**
  Agreed Value for specified items - with no excess for any loss, so you know exactly what you'll be paid. Compensation for loss of value after damage. Special cover for pairs & sets and new purchases. No valuation needed for jewellery under €50k and art under €100k.

- Plus
  Worldwide public liability €2.6m to €12.7m legal expenses €100,000 and annual travel cover.

An example of a Chubb home appraisal



A client wished to insure two properties: his main home – a six bed house in its own grounds – and a mews house that he rents out.

With Masterpiece®.
One of Chubb's expert appraisers assessed the two houses, recording construction and finishes for any restoration work, and reviewing the contents.

The main home was insured for €2.5m and the mews house for €1.1m. Following a full appraisal on both properties, the sum insured for the main home was agreed as correct but the mews house was reduced to €330k. It had been insured at its market value, not its rebuild cost.

However, the main property's contents cover was too low – the client's clothing alone exceeded the total, and his wine collection worth €18k was not included at all. It was agreed to increase the contents sum insured from €125k to €400k.

The appraiser also made recommendations about fire, security and other protection measures which would help reduce risk and thus premium, including the relocation of some paintings to prevent sun damage. All the recommendations were set out in a summary report sent to the client.

With the key values agreed upfront, a future claim settlement can be faster and fairer.

With an ordinary policy.
The client would have to work out the sums insured himself. These sums will be assessed at the time of a claim, and any under insurance could mean the claim being reduced by the percentage of the under insurance.

Not all insurance is the same

To find out what makes Masterpiece® so exceptional:
Ask your broker, call **00353 1 440 1707** or email to **soleary@chubb.com**

Chubb. Insured.℠

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Registered in Ireland No. 904967 at 5 George's Dock, Dublin 1.
Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662.

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