# Chubb Masterpiece Home & Contents Insurance vs. Standard Insurance

## Coversages and Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Chubb Masterpiece</th>
<th>Standard Insurance*</th>
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</table>
| **Exceptional claims service** | • Our highly-skilled claim service professionals aim to contact you within 6 hours of your report of a loss.  
• Most payments issued within 48 hours of a claim's settlement  
• 24/7 post-loss emergency services available | • Not available |
| **Extended replacement cost**  | • Coverage extends beyond the policy limits, when needed, to rebuild or restore your home | • Coverage is limited |
| **Cash-out option**            | • Allows you to receive cash, up to your policy limit, instead of rebuilding after a covered total loss  
• Also applies to an item that's lost, stolen or damaged | • Cashout not available  
• Often required to rebuild on same location  
• Often required to replace a lost, stolen or damaged item |
| **Rebuilding to code**         | • Pays what it takes to bring your home up to current code—including plumbing and electrical | • Coverage is limited |
| **Home appraisal service**     | • Helps you determine the proper amount of coverage for your home and family  
• Identifies home safety measures that may qualify you for cost-saving discounts  
• Includes personalized security and fire prevention advice | • Not Available |
| **Additional living expenses**  | • Helps you find comparable temporary housing when you can’t live in your home due to a covered loss or forced evacuation  
• Covers the increase in your expenses until you can go home again—including the cost of kenneling your pets | • Coverage is limited, which may leave you without enough insurance to cover your living expenses |
| **Replacement value for contents** | • Insures your belongings for the amount it costs to replace them, without depreciation, up to your policy limit | • Items may be depreciated |
| **Water backup of sewers and drains** | • Included, up to your applicable policy limits | • Coverage is limited |
| **Complimentary industry-leading services** | • Masterpiece Protection Network offers referrals to pre-qualified service providers  
• Masterpiece HomeScan™ uses infrared technology to proactively detect hidden moisture and fire hazards in the home  
• Chubb WildFire Defense Services and curbside hurricane damage assessments available for eligible property locations | • Not available |

[www.chubb.com/personal](http://www.chubb.com/personal)