



# Your Treasured Wine Collection

**Our World-Class  
Coverage**



Personal  
Insurance

**CHUBB**

*Insure wisely. Live confidently.*



LIKE A WORK OF ART, FINE WINE IS A TREASURE.

AND LIKE ALL VALUABLES, IT NEEDS TO BE PROTECTED.

If you collect wine, whether it's one rare bottle or a hundred, we hope you'll find the following guide a useful reference when talking to your agent or broker about your personal insurance program.





### **Who should consider purchasing wine insurance?**

Anyone who's serious about collecting wine. Typically, homeowners insurance alone does not provide the kind of protection you need as a wine collector.

### **What protection does Chubb's wine insurance provide?**

With Chubb, coverage for wine is "all-risk." This means you are protected against a broad range of losses, including fire, theft and breakage. What's more, coverage is worldwide.

### **Is wine insurance expensive?**

Not with Chubb. In fact, insuring your wine has never been easier, and coverage is an outstanding value. There's also no deductible in the event of a covered loss. Contact your agent or broker for a customized rate quote based on the size and value of your collection.

### **How do I insure my collection?**

It depends on the value of the wine. Chubb offers two options. For one or more bottles, valued at less than \$50,000 each, you can purchase “blanket” coverage under one lump sum. More expensive items can be specifically listed on the policy, with each bottle described and individually insured for a specific value. With Chubb’s wine insurance, there’s no deductible in the event of a covered loss.

### **Does Chubb require appraisals?**

Typically, not for individual bottles valued at less than \$25,000. All you need is a good description and value. At Chubb, we request appraisals for bottles valued at \$25,000 or more.

### **Can I combine this coverage with my other personal insurance policies?**

Yes, and we encourage you to do so. By combining wine insurance with your other Chubb coverages, you’ll get one policy and one bill for all of your personal insurance.

### **Do I have to inform my agent or broker each time I buy a new bottle of wine?**

Not immediately. If you already have wine insurance through Chubb, you have up to 90 days after you purchase a new bottle of wine to inform your agent or broker. For those 90 days, Chubb provides you automatic coverage for 25% of your itemized coverage (up to \$50,000 in some states).



## **About Chubb**

*Since 1882, unparalleled service and the highest-quality protection have been the hallmarks of Chubb. Known for swift and equitable handling of claims, Chubb insures some of the finest homes, automobiles, yachts and valuable articles collections in the world. Chubb is proud to receive consistently high ratings from A.M. Best, Moody's and Standard & Poor's, all independent judges of the insurance industry. These ratings are a very positive reflection of our assets and stability, important criteria for purchasers of insurance.*

Chubb refers to the insurers of the Chubb Group of Insurance Companies. For a list of these insurers, please visit [www.chubb.com](http://www.chubb.com). Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

Chubb Personal Insurance  
P.O. Box 1600, Whitehouse Station, NJ 08889-1600

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Insurance

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