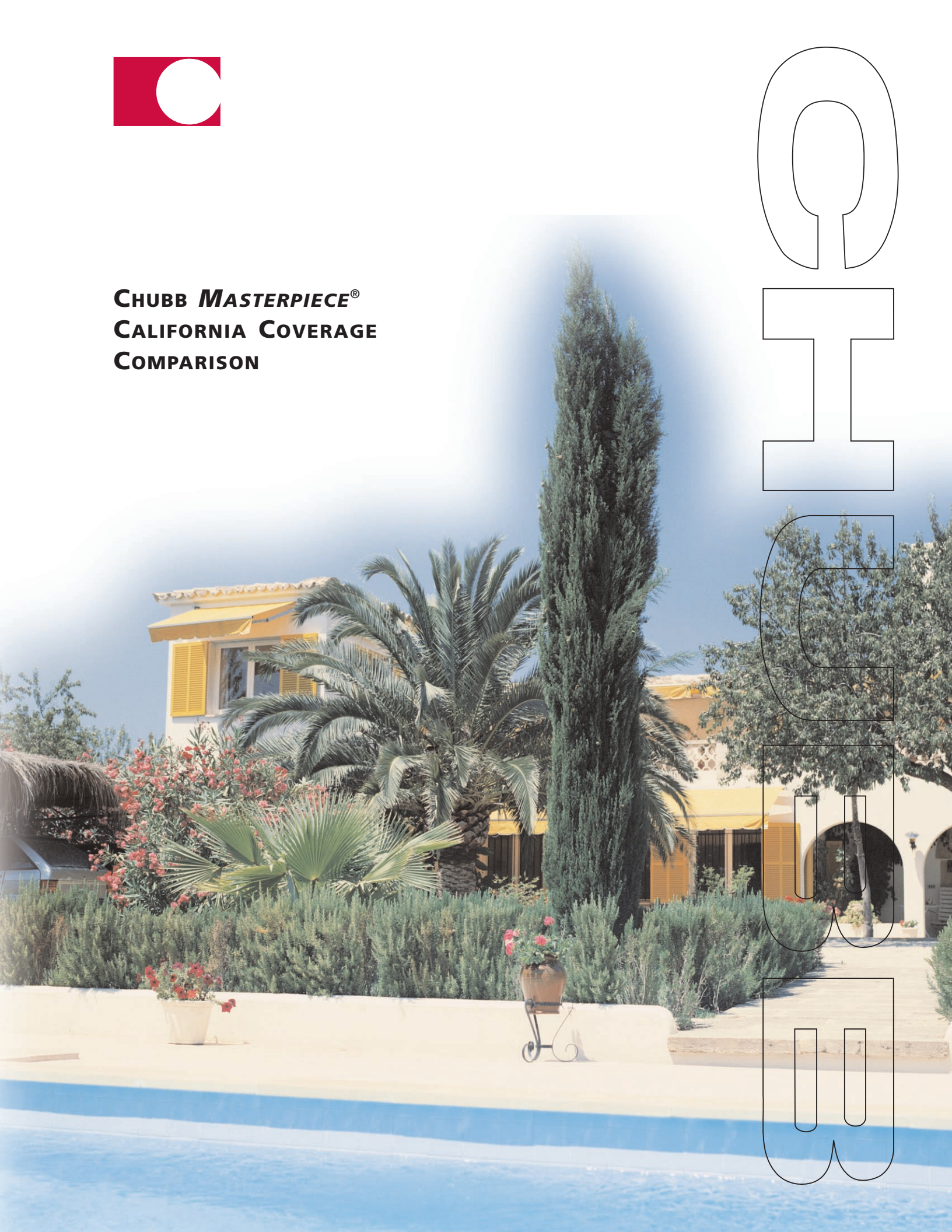




**CHUBB *MASTERPIECE*<sup>®</sup>  
CALIFORNIA COVERAGE  
COMPARISON**

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**T**his chart compares Chubb's California *Masterpiece* Deluxe home and contents and personal liability coverages with those included in standard industry policies offered by many well-known, "Main Street" insurance companies. We encourage you to consider these differences as you evaluate the kind of insurance policy that is most appropriate for your customer's individual needs and lifestyle.

	<b>STANDARD HO-3</b>	<b>HO-5</b>	<b>CALIFORNIA CHUBB MASTERPIECE</b>
	Policy deductible applies unless otherwise indicated		
<b>BUILDING COVERAGE</b>			
Dwelling Contract Type	"All Risk"	"All Risk"	"All Risk"
Dwelling - Extended Replacement Cost	Not Included <sup>1</sup>	Not Included <sup>1</sup>	<b>Included (capped at 200% of dwelling amount)</b>
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	<b>Available</b>
Mold Remediation	Varies	Varies	<b>\$10,000 with buy-up option up to 50% of house amount</b>
<b>CONTENTS COVERAGE</b>			
Contents Contract Type	Named Perils <sup>1</sup>	"All Risk"	"All Risk"
Contents Replacement Cost	Not Included <sup>1</sup>	Not Included <sup>1</sup>	<b>Included</b>
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	<b>Available</b>
<b>OTHER STRUCTURES COVERAGE</b>			
Percentage of House Coverage	10%	10%	<b>20%</b>
Extended Replacement Cost	Not Included <sup>1</sup>	Not Included <sup>1</sup>	<b>Included</b>
Replacement Cost Cash-out Option	Not Applicable	Not Applicable	<b>Available</b>
<b>LOSS OF USE COVERAGE</b>			
Percentage of House Coverage	Varies	Varies	<b>50%</b>
<b>EXTRA COVERAGES</b>			
Lock Replacement	No Coverage	No Coverage	<b>\$500</b>
Debris Removal	Reasonable Expense	Reasonable Expense	<b>30%</b>
Tree Removal	\$1,000 <sup>2</sup> (\$500 any one tree)	\$1,000 <sup>2</sup> (\$500 any one tree)	<b>\$1,000 (no damage to covered property required)</b>
Fire Department Charges	\$500	\$500	<b>\$1,000</b>
Business Property Coverage	\$2,500 on premises (\$500 off premises) <sup>3</sup>	\$2,500 on premises (\$500 off premises) <sup>3</sup>	<b>\$25,000 on/off premises<sup>3</sup></b>
Food Spoilage Coverage	No Coverage	No Coverage	<b>Included (\$250 deductible, and \$5,000 cap on wine)</b>
Rebuilding to Code	10% <sup>1</sup>	10% <sup>1</sup>	<b>100%</b>
Water Backup of Sewers & Drains	Not Included <sup>4</sup>	Not Included <sup>4</sup>	<b>Included</b>
Electronic Data Restoration	\$1,500	\$1,500	<b>\$5,000 worldwide coverage</b>

	<b>STANDARD HO-3</b>	<b>HO-5</b>	<b>CALIFORNIA CHUBB MASTERPIECE</b>
	Policy deductible applies unless otherwise indicated		
<b>SPECIAL LIMITS</b>			
Money	\$200 (including coins & medals)	\$200 (including coins & medals)	<b>\$1,000</b>
Securities	\$1,500 (including stamps)	\$1,500 (including stamps)	<b>\$5,000</b>
Trailers	\$1,500	\$1,500	<b>\$3,000</b>
Watercraft	\$1,500	\$1,500	<b>\$2,000</b>
Jewelry	\$1,500 stolen	\$1,500 lost, misplaced or stolen	<b>\$5,000 lost, misplaced or stolen</b>
Furs	Included in jewelry limit	Included in jewelry limit	<b>\$5,000 lost, misplaced or stolen</b>
Silverware	\$2,500 stolen	\$2,500 lost, misplaced or stolen	<b>\$10,000 lost, misplaced or stolen</b>
Collectible Stamps, Coins and Medals	Included in above limits	Included in above limits	<b>\$5,000</b>
Guns	\$2,500 stolen	\$2,500 lost, misplaced or stolen	<b>\$5,000 lost, misplaced or stolen</b>
<b>LIABILITY COVERAGES</b>			
Personal Injury (libel & slander)	Not Included <sup>1</sup>	Not Included <sup>1</sup>	<b>Included</b>
Medical Payments	Reasonable Expense	Reasonable Expense	<b>\$10,000</b>
Credit/Bank Card Coverage	\$500	\$500	<b>\$10,000 (includes theft of credit card number on internet)</b>
Identity Fraud	No Coverage	No Coverage	<b>\$25,000 per occurrence (\$500 deductible)</b>
Incidental Business at Home	Not Included <sup>4</sup>	Not Included <sup>4</sup>	<b>Included</b>
Incidental Farming	Not Included	Not Included	<b>Included</b>
Kidnap Expense	No Coverage	No Coverage	<b>\$100,000</b>

<sup>1</sup> Additional coverage is available by endorsement for additional premium.

<sup>2</sup> Coverage is provided if fallen tree: (a) damages a covered structure, or; (b) blocks a driveway or residence premises, or; (c) blocks use of ramp for handicap access.

<sup>3</sup> \$1,500 on electronic apparatus off premises (HO-3 and HO-5); Chubb *Masterpiece* \$2,500 on electronic data apparatus off premises used to conduct business.

<sup>4</sup> Available by endorsement for additional premium.

**T**he following charts compare “other coverages” from Chubb to similar coverages, if any, in the marketplace.

	<b>INDUSTRY ENDORSEMENT (ISO H004 61 1000)</b>	<b>CALIFORNIA CHUBB <i>MASTERPIECE</i></b>
<b>VALUABLE ARTICLES</b>		
Newly Acquired Items – Jewelry, Furs, Cameras, Musical Instruments. (Collectibles – effective 12/25/03)	The lesser of 25% of the itemized amount or \$10,000	<b>25% of the itemized amount up to \$50,000 per category</b>
Newly Acquired Fine Arts	25% of the itemized amount	<b>25% of the itemized amount</b>
Fine Arts Breakage	Limited*	<b>Included</b>
Blanket Coverage	Not Available	<b>Available for all classes**</b>
Loss Payment of Itemized Articles	Itemized Amount	<b>Up to 150% of itemized amount***</b>

\* Additional coverage is available by endorsement for additional premium

\*\* Jewelry, furs, fine arts, stamps – \$10,000 per-item limit; silverware, cameras, musical instruments – no per-item limit.

\*\*\* If the market value of the itemized article immediately before the loss exceeds the itemized amount, loss payment is market value up to 150% of the itemized amount.

	<b>INDUSTRY ENDORSEMENT</b>	<b>CALIFORNIA CHUBB <i>MASTERPIECE</i></b>
<b>FAMILY PROTECTION</b>		
Home Invasion	Not Available	<b>\$225,000 for related expenses</b>
Child Abduction	Not Available	<b>\$300,00 for costs resulting from abduction of a child under 13</b>
Car Jacking	Not Available	<b>\$215,000 for related expenses</b>
Stalking Threat	Not Available	<b>\$25,000 for security measures</b>
AD&D	Not Available	<b>\$250,000 per occurrence per individual for: home invasions, child abduction, or car jacking</b>



**Chubb Group of Insurance Companies**  
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Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Great Northern Insurance Company, Chubb National Insurance Company, Northwestern Pacific Indemnity Company, Pacific Indemnity Company, Vigilant Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey. Not all insurers do business in all jurisdictions.

The above comparison was prepared solely by Chubb and highlights selected coverages of the policies referenced as of September 12, 2003 and is subject to change without notice. Actual coverage is subject to the language of the policies as issued.

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