

CHUBB®

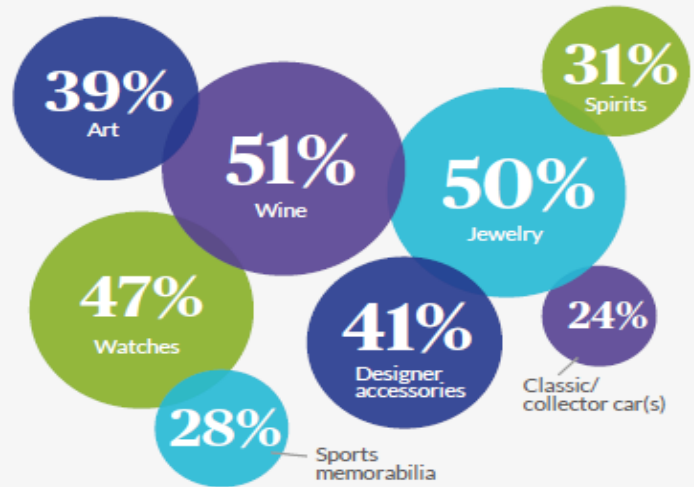
CHUBB®

Valuable Article Coverages

Mono – Line Growth Opportunities

- Chubb's expanded monoline underwriting appetite for VAC –
- If at least one itemized class minimum is met, we will write additional classes at any value, generally a minimum per item of at least \$5,000:
- Jewelry - \$15,000
- Fine Art - \$500,000
- All other classes - \$200,000
- Wine & spirits*, sports and entertainment memorabilia, luxury handbags, furs, silver, musical instruments
- State specific guidelines remain in place

Items enthused about/collected include:



What does the Underwriter consider?

- The Insured
- Security
- Usage
- Travel
- Spread of risk
- Location of collection
- Appraisal Requirements



Itemized articles

For a covered loss to an article listed in your schedule of itemized articles, we will pay as follows:

Total loss. If an itemized article is totally destroyed or lost, we will pay the amount of itemized coverage for that article. However, if the market value of the itemized article immediately before the loss exceeds the amount of itemized coverage for that article, we will pay its market value immediately before the loss, up to 150% of the amount of itemized coverage for that article, but not more than the Maximum amount of coverage.

"Market value" means the amount it would cost to replace an item with one of like kind and quality within a reasonable amount of time.

Partial loss. If an itemized article is partially lost or damaged, you may choose either of the following:

- If you choose to restore the article, we will pay the costs to restore the article to its condition immediately before the loss up to the amount of itemized coverage for that article. If the article cannot be restored to its condition immediately before the loss, we will pay any loss of market value plus the restoration costs up to 150% of the amount of itemized coverage for that article.
 - If you choose not to restore the article, we will pay any loss of market value, up to 150% of the amount of itemized coverage for that article.
- However, the most we will pay in any one loss is the Maximum amount of coverage.

The loss of market value is determined as follows:

- If the amount of itemized coverage for the article is less than the market value immediately before the loss, we will apply the percentage change to the market value immediately before the loss.
- If the amount of itemized coverage for the article is equal to or greater than the market value immediately before the loss, we will apply the percentage change to the amount of itemized coverage for that article.

In your teams, discuss reasons and situations where you might use:

Itemized?

Blanket?

Or Both?

Itemized: _____

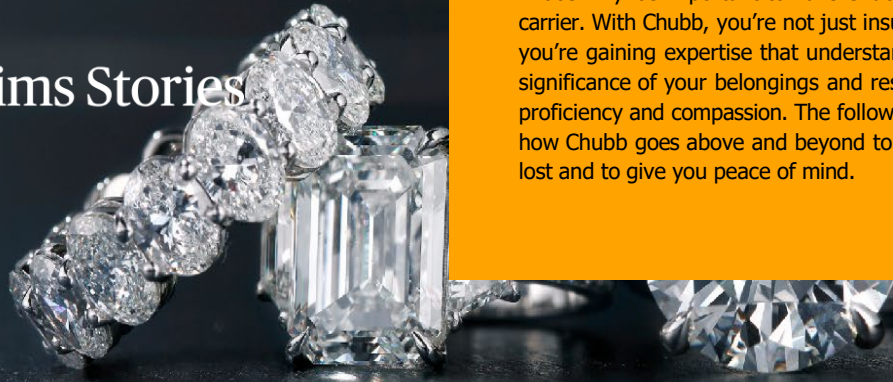
Blanket: _____

Both: _____

CHUBB®



Claims Stories



Whether it's a cherished family heirloom, a favorite piece of jewelry, or a prized watch you take wherever you go – loss, damage, or theft can happen anytime, anywhere. That's why it's important to have Chubb as your insurance carrier. With Chubb, you're not just insuring your valuables; you're gaining expertise that understands the emotional significance of your belongings and responds with both proficiency and compassion. The following claims highlight how Chubb goes above and beyond to replace what was lost and to give you peace of mind.

Compassion beyond coverage

After discovering the stone missing from her engagement ring, our client searched her home but could not find it. She filed a claim, and our Chubb adjuster responded promptly and compassionately, understanding the emotional significance of the loss. Although the original stone was not recovered, we coordinated closely with the insured's jeweler to source a replacement that matched the original in both quality and character. We ensured the restoration process was seamless and kept our client informed every step of the way. By combining expert service with personal care, we helped restore both our client's ring and her sense of comfort during a difficult moment.



Chubb claim payment: \$25K

First class care, every step of the way

Our client searched every corner of her home, car, and garage after discovering an earring was missing, retracing her step in hopes of finding it. Unsure about whether to file a claim, she reached out to her insurance agent who took the time to walk her through her options and ease her concerns.

When our client reported the claim, Chubb acted promptly, reimbursing her for the full value of the pair. Throughout the process, we kept our client informed and made sure she felt supported. Grateful for the attentive and thoughtful service, she described Chubb as a "first class company" and shared her appreciation for the attentiveness and professionalism she received every step of the way.



Chubb claim payment: \$55K

Seamless service overseas

During an overseas vacation, our clients returned to their rental to find the room ransacked and a precious watch missing. Feeling unsettled, especially in a foreign country, they reported the theft to local authorities and reached out to Chubb for support. Our team responded immediately, guiding them through the claims process with empathy.

The clients had comprehensive coverage, and we arranged for a full replacement of the stolen watch and settled the claim within just one week. Throughout the experience, our claims representative provided attentive, personalized support, making a stressful situation much easier. The client described the process as "easy and smooth" and appreciated the genuine care and Chubb expertise.

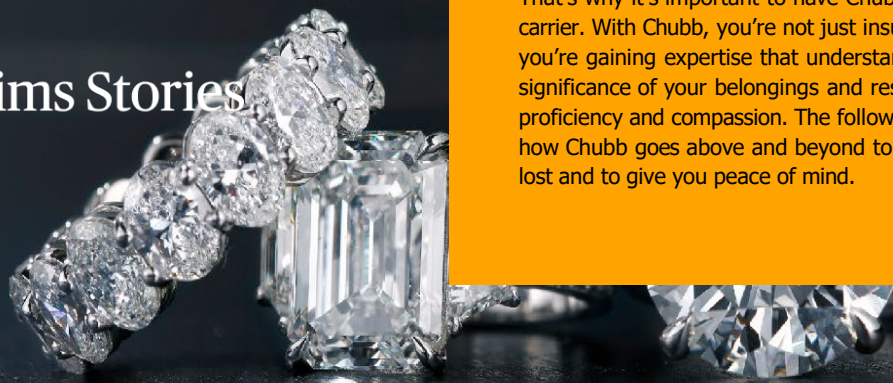


Chubb claim payment: \$10K

For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing

 Claims Stories



Whether it's a cherished family heirloom, a favorite piece of jewelry, or a prized watch you take wherever you go – loss, damage, or theft can happen anytime, anywhere. That's why it's important to have Chubb as your insurance carrier. With Chubb, you're not just insuring your valuables; you're gaining expertise that understands the emotional significance of your belongings and responds with both proficiency and compassion. The following claims highlight how Chubb goes above and beyond to replace what was lost and to give you peace of mind.

Compassion beyond coverage

After discovering the stone missing from her engagement ring, our client searched her home but could not find it. She filed a claim, and our Chubb adjuster responded promptly and compassionately, understanding the emotional significance of the loss. Although the original stone was not recovered, we coordinated closely with the insured's jeweler to source a replacement that matched the original in both quality and character. We ensured the restoration process was seamless and kept our client informed every step of the way. By combining expert service with personal care, we helped restore both our client's ring and her sense of comfort during a difficult moment.

 **Chubb claim payment: \$25K**

During an overseas vacation, our clients returned to their rental to find the room ransacked and a precious watch missing. Feeling unsettled, especially in a foreign country, they reported the theft to local authorities and reached out to Chubb for support. Our team responded immediately, guiding them through the claims process with empathy.

The clients had comprehensive coverage, and we arranged for a full replacement of the stolen watch and settled the claim within just one week. Throughout the experience, our claims representative provided attentive, personalized support, making a stressful situation much easier. The client described the process as "easy and smooth" and appreciated the genuine care and Chubb expertise.

 **Chubb claim payment: \$10K**

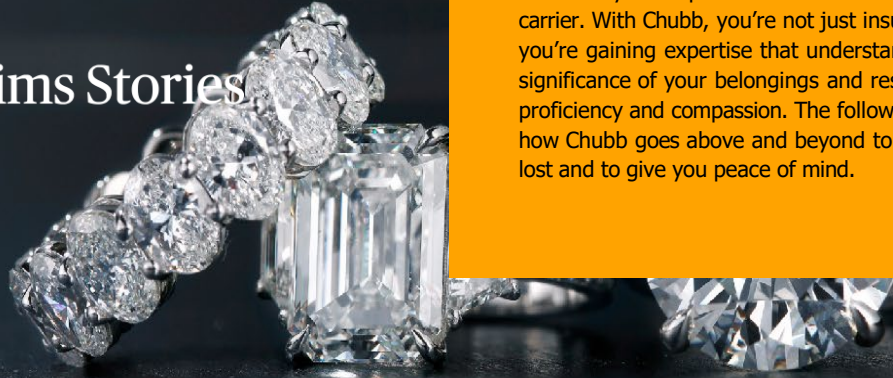
For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing

*2025 Χημιββ ιστ τισ μαρκετινγ ναιμ ισεδ το ρεφερ το συβσιδιαριισ οφ Χημιββ Λιμιτεδ προσιδινγ ινσυρανςε ανδ ρελατεδ σερβιςεσ. Φορ α λιιστ οφ τησεσ συβσιδιαριισ, πλάσεσ ιπιστ ουρ ωεβσιτε ατ www.chubb.com. Ινσυρανςε προσιδιδ βη AXE Αμερικαν Ινσυρανςε Χημικαν ανδ ισο ΥΣ. βιασεδ Χημιββ ινδεδερσιτινγ χημικαν αφηλιισατεσ. Αλλ, προδουεσ μαγ νοτ βε απαιτεδιλε ιν αλλ σιατεσ. Τησεσ χημικανιισατιον χονταινε προδουετ συμμιαριισ ανδιν. Χοσιαριεσ ιστ ανβφερετ το τησε λαινιυεσ οφ τησε πολυτιμοσ ανδ αχτυαλλη ισσυεδ. Συμπεριισε λινεασ ινσυρανςε ανδ ανη τηρεσση λαινεσεδ συβελισ λινεασ προδουερεσ. Τησε χημικ σκεναριισοσ δεσχεριβεδ ημερεσ ανη ιντενδεδ το σποσε τησε ηγχεσ οφ σιτυατιονεσ ηηατ μαγ ρεσουλτ ιν χημικεσ. Τησεσ σκεναριισοσ σπουλεδ νοτ βε χημικαρεδ το ανη στησε χημικ. Οηερεσ ορ το ωηετ εεεεεετ α παρτικυλαρ λοοσ ισ covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889



Claims Stories



Whether it's a cherished family heirloom, a favorite piece of jewelry, or a prized watch you take wherever you go – loss, damage, or theft can happen anytime, anywhere. That's why it's important to have Chubb as your insurance carrier. With Chubb, you're not just insuring your valuables; you're gaining expertise that understands the emotional significance of your belongings and responds with both proficiency and compassion. The following claims highlight how Chubb goes above and beyond to replace what was lost and to give you peace of mind.

Compassion beyond coverage

After discovering the stone missing from her engagement ring, our client searched her home but could not find it. She filed a claim, and our Chubb adjuster responded promptly and compassionately, understanding the emotional significance of the loss. Although the original stone was not recovered, we coordinated closely with the insured's jeweler to source a replacement that matched the original in both quality and character. We ensured the restoration process was seamless and kept our client informed every step of the way. By combining expert service with personal care, we helped restore both our client's ring and her sense of comfort during a difficult moment.



Chubb claim payment: \$25K

First class care, every step of the way

Our client searched every corner of her home, car, and garage after discovering an earring was missing, retracing her step in hopes of finding it. Unsure about whether to file a claim, she reached out to her insurance agent who took the time to walk her through her options and ease her concerns.

When our client reported the claim, Chubb acted promptly, reimbursing her for the full value of the pair. Throughout the process, we kept our client informed and made sure she felt supported. Grateful for the attentive and thoughtful service, she described Chubb as a "first class company" and shared her appreciation for the attentiveness and professionalism she received every step of the way.



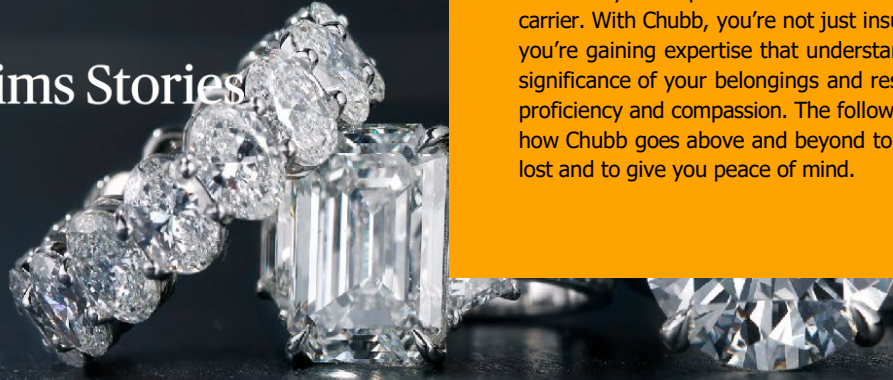
Chubb claim payment: \$55K

For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing

*2025 Χρησιβή ιστ τησ μαρκετινγ νουμ υσεδ το ρεφερ το συβσθιδιαριωσ οφ Χρησιβή Λιμιτεδ προσιδινγ ινσυραντζ ανδ ρελατιδ σερβιτζισ. Φορ α λιστ οφ τησεσ συβσθιδιαριωσ, πλάσεσ πιεσιτ ουρ ωεβσιτε ατ www.chubb.com. Ινσυραντζε προσιδιδ βη AXE Αμερικαν Ινσυραντζε Χουμπανγ ανδ ιτο Υ.Σ. βασιδ Χρησιβή ινδεδεφινιτινγ χουμπανγ αφφιλιατεσ. Αλλ, προδουτσ μαγ νουτ βε απαιδιαβλε ιν αλλ σταντιω. Τησεσ χουμπανγιστιον χονταινε προδουτ συμμαριωσ ονλγ. Χουμπανγε ιστ σιβφετζε το τησ λανγυαε οφ τησ πολυτιμωσ ανδ αχτυαλλησ ιστυσεδ. Συμπλεωσ λινεσ ινσυραντζε σουδ ονλγ τησρονη λυχενσεδ σιρτελιωσ λινεσ προδουτσ. Τησ χλαιμ σκεναριωσ δεσχεριβεδ ημερ αρε ιντενδεδ το σποωι τησ ηγυασ οφ στυατιονεσ τηατ μαγ ρεσουλτ ιν χλαιμσ. Τησεσ σκεναριωσ σπουλεδ νουτ βε χουμπανγιδ το ανη στηερ χλαιμ. Οηεττερ οφ το ωηιατ εεερεντ α παρτυκυλαρ λουστ ισ covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889

 Claims Stories



Whether it's a cherished family heirloom, a favorite piece of jewelry, or a prized watch you take wherever you go – loss, damage, or theft can happen anytime, anywhere. That's why it's important to have Chubb as your insurance carrier. With Chubb, you're not just insuring your valuables; you're gaining expertise that understands the emotional significance of your belongings and responds with both proficiency and compassion. The following claims highlight how Chubb goes above and beyond to replace what was lost and to give you peace of mind.

Compassion beyond coverage

After discovering the stone missing from her engagement ring, our client searched her home but could not find it. She filed a claim, and our Chubb adjuster responded promptly and compassionately, understanding the emotional significance of the loss. Although the original stone was not recovered, we coordinated closely with the insured's jeweler to source a replacement that matched the original in both quality and character. We ensured the restoration process was seamless and kept our client informed every step of the way. By combining expert service with personal care, we helped restore both our client's ring and her sense of comfort during a difficult moment.



Seamless service overseas

During an overseas vacation, our clients returned to their rental to find the room ransacked and a precious watch missing. Feeling unsettled, especially in a foreign country, they reported the theft to local authorities and reached out to Chubb for support. Our team responded immediately, guiding them through the claims process with empathy.

The clients had comprehensive coverage, and we arranged for a full replacement of the stolen watch and settled the claim within just one week. Throughout the experience, our claims representative provided attentive, personalized support, making a stressful situation much easier. The client described the process as "easy and smooth" and appreciated the genuine care and Chubb expertise.

 **Chubb claim payment: \$10K**

For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing

*2025 Χημιββ ισ τησ μαρκετινγ νουμπερ το ρεφερ το σιβεσδιαριουσ οφ Χημιββ Λιμιτεδ προσιδιων ινσυρανχε ανδ ρελατιδ σερβιχεσ. Φορ α λιστ οφ τηρεσ σιβεσδιαριουσ, πλαεσε πιεσιτ ουρ ωεβσιτε ατ www.chubb.com. Ινσυρανχε προσιδδ βη AXE Αμερικαν Ινσυρανχε Χουμπανγ ανδ ισο Υ.Σ. βασιδ Χημιββ ινδεδεφινιτινγ χουμπανγ αφφιλιατεσ. Αλλ, προδουχεσ μαγ νοτ βε απαιταβλε ιν αλλ σταντεσ. Τησε χουμπανγιστιον χονταινε προδουχεσ συμμωριουσ ονλγ. Χουμπανγε ιστ σιβεσφεζιτ το τησ λαινιουσε οφ τηε πολιχιεσ ανδ αχτυαλλγ ιστυεδ. Σιβεσφλεσ λινεσ ινσυρανχε σιιδ ονλγ τηροσση λιχεσσιδ σιβεσφλεσ λινεσ προδουχεσ. Τηε χλαιμ σχεναριουσ δεσχεριβεδ ηερε αρε ιντενδεδ το σηουα τηε τηρεσ οφ σιτυατιονεσ τηατ μαγ ρεσουλτ ιν χλαιμσ. Τηεσε σχεναριουσ σιουοιδ νοτ βε χουμπανγ το ανη στηερ χλαιμ. Οηερεφορ οφ το ωηατ εξτεντ α παρτικυλαρ λουσ ισ covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889

Staying on top of new insurance claims trends helps us spot risks early and protect our clients more effectively. By looking at the most common claims from 2025, we can fine-tune our approach, offer practical advice, and make sure clients have the right coverage for what's happening now. Here are some real-world examples of the claims we saw most often last year.

Jewelry Claims | Expert guidance in times of loss

Our client faced an overwhelming situation when a fire struck her home, destroying cherished jewelry and fine art. Although her homeowners policy was with another insurance carrier, her Chubb's Valuable Articles policy ensured she and her items were further protected.

Our adjuster took the time to listen, understand, and guide her through every step, collaborating with her homeowners carrier to review every detail of her coverage. Through her Chubb coverage, the client received full reimbursement for her jewelry, fine art, and even gym equipment. She shared how Chubb's knowledgeable, compassionate support turned a traumatic event into a reassuring experience, praising our adjuster's empathy and professionalism.

 Chubb claim payment: **\$150K**

While driving his brand-new car, our client was startled when a rock struck the windshield, leaving a crack that quickly worsened. Concerned about safety and reliability, he turned to Chubb.

From the first call, Chubb made the process easy and transparent. The windshield was replaced at the dealership and reimbursement was issued the same day—no hassle, no delays. The client felt supported and informed throughout the experience, appreciating the clear communication and smooth claim handling. He shared how reassured he felt knowing Chubb was there to help when it mattered most.

 Chubb claim payment: **\$4.2K**

For more examples demonstrating the value of Chubb's claims difference, visit:

www.chubb.com/agentmarketing

