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## Unique Homes



### Unique Coverage for Unique Homes

Chubb knows that your architecturally designed or historic home has to be given the special attention that it deserves. That's why our Masterpiece Policy has been developed to allow us to offer the broadest possible protection.

### Knowing Your Needs

Most insurance companies determine the value of your home by counting the rooms. Chubb knows that in order to provide the coverage your dwelling demands, we need to understand what makes it unique. That's why we visit almost every house we insure. Our highly skilled home appraisers use their background in architecture and custom construction to note all of the architectural features that make your home special. We then calculate what it would cost to rebuild your home, should a loss occur, to ensure you are properly protected.

The appraiser also offers advice on making your home safer – from both a personal safety perspective as well as against fire and burglary. Chubb delivers a complete written report for your records, along with any suggestions or recommendations we have noted.

### Coverage That Exceeds Your Expectations

The Masterpiece Policy responds in ways that surprise most people.

We offer Extended Replacement Cost for your home on almost every policy. This means that, should a covered loss occur, we will pay to rebuild your home using the same quality of materials and workmanship, even if it costs more than the amount of insurance you maintain.

We also offer a cash option. If your home is destroyed and you don't want to replace or rebuild it, you can always choose to accept the cash equivalent. Perhaps you want to build a home at another location or maybe you no longer need a house as large as the one that was lost. You are free to accept the cash and rebuild at your leisure.