

[Personal Insurance](#) / [Auto Insurance](#) / [The best for your luxury vehicle](#)

Automobiles of significant value



Despite what many would have you believe, automobile insurance is not a commodity that should be chosen based on price. Like everything else in this world, you get what you pay for.

Chubb Insurance specializes in insuring automobiles of significant value. Chubb underwriters know the intricacies of insuring expensive autos and work with us to ensure that the appropriate coverage is in place.

With expensive autos, one of the largest areas of concern is depreciation. If you are involved in an accident with your 6 month old car, you don't want a claims adjuster advising you that they will only pay the depreciated amount (which could be thousands less than what you paid for it or is left on your lease).

Chubb Insurance offers an inexpensive coverage extension that allows you to "lock-in" the value of your auto for the year. If your car is totaled, you know in advance what we will pay, and there are no unpleasant surprises. In keeping with our focus on insuring higher valued autos, we offer higher than normal limits for "Loss of Use" coverage, allowing you to rent a temporary replacement vehicle that is more in keeping with your lifestyle. Chubb also allows you to choose your own repair shop following an accident, allowing you to use a facility with which you have an ongoing relationship, or which has received a positive referral from someone you trust. Of course, we allow you to demand that original manufacturers parts be used to maintain the integrity of your vehicle. Of course, like all Chubb products, our automobile insurance customers benefit from the highest rated claims service in the industry, ensuring that, when you suffer a loss to your vehicle, Chubb will help you through the claims process – quickly and equitably.