



Masterpiece[®] Family ProtectionSM Desk Reference for Agents and Brokers



Key Selling Features

- Child Abduction coverage applies to child guests, even for childless couples
- Policy includes access to The Ackerman Group, Inc., international security consultants and crisis mitigation specialists
- In those states where Chubb provides Kidnap Expense coverage and a customer has purchased a *Masterpiece* personal liability contract, when ransom is demanded for a child under age 13, Child Abduction coverage stacks with Kidnap Expense coverage
- Home Invasion coverage is highly portable (watercraft, motor homes, temporary residences) with certain coverages extended to your guests
- Stalking Threat coverage includes expenses for temporary relocation, hiring a guard service, upgrades to residential security
- Car jacking¹ coverage includes rental vehicles, motorcycles and motor homes
- Coverage territory is worldwide, except in places listed on the U.S. State Department Travel Warnings list at the time of loss

Coverage Definitions (bolded terms are defined in the contract)

“Car jacking¹ occurrence” means the unlawful forced removal or detention of:

- **you** or a **family member** operating or occupying a motorized land vehicle during the theft or attempted theft of that vehicle
- a **covered relative** operating a **covered vehicle** with permission from **you** or a **family member**, or occupying a **covered vehicle** during the theft or attempted theft of that vehicle

“Child abduction occurrence” means the wrongful taking, false imprisonment, or wrongful detention of one or more of **your** or a **family member’s** children, or one or more children in the care of **you** or a **family member**, under the age of 13.

“Stalking threat occurrence” means

- an act(s) committed with the intent to damage property owned by **you** or a **family member**, or to harass, injure or harm **you** or a **family member**
- person committing the act(s) is the subject of a court order/injunction issued to protect **you** or a **family member**; and
- the act(s) occur within a period of 120 days

(court order must be in place *prior* to the occurrence or there is no coverage)

“Home invasion occurrence” means an unlawful act of violence or threat of violence to **you**, a **family member**, or **your guest** by a person who unlawfully entered your residence premises, **temporary residence**, a **watercraft**, or a motor home while **you**, a **family member**, or **your guest** is present.

AD&D coverage² is provided for covered carjacking, child abduction and home invasion losses. Death or dismemberment loss is considered accidental when it

- is sudden, unforeseen, and unexpected
- is independent of any illness, disease, or other bodily malfunction
- happens by chance and
- arises from a source external to the victim

Insureds do not need to name a beneficiary. The “pecking order” is as follows:

- | | |
|---------------------------------------|---------------------------------------|
| a. resident spouse | d. equal shares to surviving parents |
| b. resident domestic partner | e. equal shares to surviving siblings |
| c. equal shares to surviving children | f. estate of the victim |

¹ Car jacking coverage not available in Florida.

² AD&D coverage not available in all states.

Masterpiece® Family ProtectionSM Expense Limits by Coverage

| (All limits are in 000's) | <u>Car Jacking</u> ¹ | <u>Child Abduction</u> | <u>Home Invasion</u> | <u>Stalking Threat</u> |
|---|---------------------------------|------------------------|----------------------|------------------------|
| Related Family Protection "common" expenses: | | | | |
| Medical expenses | 50/100 | 50/25 ² | 50/100 | n/a |
| Psychiatric services | 25/50 | 50/25 ² | 25/50 | n/a |
| Rest and recuperation | 15 | 25 | 15 | n/a |
| Salary | 15/30 | 15/30 | 15/30 | n/a |
| Reward | 10 | 50 | 10 | n/a |
| AD&D coverage limits³ (not available in all states): | | | | |
| Loss of life | 250 | 250 | 250 | n/a |
| Loss of speech and loss of hearing | 250 | 250 | 250 | n/a |
| Loss of speech or loss of hearing and one of the following: loss of hand, foot, or sight of an eye | 250 | 250 | 250 | n/a |
| Loss of both hands | 250 | 250 | 250 | n/a |
| Loss of both feet | 250 | 250 | 250 | n/a |
| Loss of sight of both eyes | 250 | 250 | 250 | n/a |
| Loss of combination of two of following: loss of hand, foot, or sight of an eye | 250 | 250 | 250 | n/a |
| Loss of speech | 125 | 125 | 125 | n/a |
| Loss of hearing | 125 | 125 | 125 | n/a |
| Loss of one hand | 125 | 125 | 125 | n/a |
| Loss of one foot | 125 | 125 | 125 | n/a |
| Loss of sight of an eye | 125 | 125 | 125 | n/a |
| Loss of thumb and index finger | 62.5 | 62.5 | 62.5 | n/a |
| Mutilation | 62.5 | 62.5 | 62.5 | n/a |
| Related Carjacking specific expenses: | | | | |
| Comp/Coll deductible | No limit | | | |
| Related Child Abduction specific expenses: | | | | |
| Travel, meal, lodging, and phone expenses | | 25 | | |
| PR analyst, forensics specialist, security consultant | | 100 | | |
| Related Stalking Threat⁴/ Home Invasion specific expenses: | | | | |
| Professional security consultant/guard | | | 15 | 15 |
| Residential security expenses | | | 3 | 3 |
| Temporary relocation expenses | | | 5 | 5 |
| Related Home Invasion specific expenses: | | | | |
| Homeowners deductible | | | No Limit | |

¹ Car jacking coverage not available in Florida.

² Medical and psychiatric expenses combined up to \$50,000 for the abducted child and \$25,000 for the other insureds.

³ A \$250,000 maximum per occurrence limit applies.

⁴ A \$50,000 per policy period limit applies.

Please note: Limits are stated as per occurrence or per person/per occurrence as applicable.



Chubb refers to the insurers of the Chubb Group of Insurance Companies. Actual coverage is subject to the language of the policies as issued.