



## FREQUENTLY ASKED QUESTIONS

**Q. WHAT IS MASTERPIECE FAMILY PROTECTION?**

**A.** *Masterpiece Family Protection* is a new product developed to help cover certain costs if an insured or an insured's loved one is a victim of a home invasion, child abduction, car jacking<sup>1</sup> or stalking threat crime almost anywhere in the world. Associated Accidental Death and Dismemberment coverage also applies in many states<sup>2</sup> with covered carjacking, child abduction or home invasion losses. Chubb is the only insurer to offer a family protection coverage option.

**Q. WHAT DO YOU MEAN BY "ALMOST ANYWHERE"?**

**A.** *Masterpiece Family Protection* is provided anywhere in the world except those places listed on the United States State Department Bureau of Consular Affairs Travel Warnings List at the time of loss. Travel Warnings are issued when the State Department decides, based on all available information, to recommend that Americans avoid travel to a certain country or region. The list is available on the Web at ([http://travel.state.gov/warnings\\_list.html](http://travel.state.gov/warnings_list.html)).

**Q. WHY IS CHUBB OFFERING MASTERPIECE FAMILY PROTECTION?**

**A.** Chubb is committed to providing our customers with the insurance protection they need. Innovative products such as *Masterpiece Family Protection* help position you to better respond to the insurance needs of your clients in today's world.

**Q. WHICH CUSTOMERS ARE ELIGIBLE FOR MASTERPIECE FAMILY PROTECTION?**

**A.** *Masterpiece Family Protection* is offered in approved states as a new policy or as an endorsement to a *Masterpiece* homeowners policy for all new and existing Chubb customers, subject to underwriting.

**Q. WHY IS MASTERPIECE FAMILY PROTECTION IMPORTANT TO A CUSTOMER WITH A PERSONAL K&R POLICY OR K&R COVERAGE THROUGH HIS OR HER EMPLOYER?**

**A.** While commercial K&R policies often provide kidnap and ransom expense coverage for the employee's family, there is usually no coverage provided for expenses resulting from car jacking<sup>1</sup> and home invasions. The same holds true for personal K&R policies.



**Q. HOW DOES THE CHILD ABDUCTION COVERAGE AFFORDED BY *MASTERPIECE FAMILY PROTECTION* DIFFER FROM THE KIDNAP EXPENSE COVERAGE PROVIDED UNDER A *MASTERPIECE PERSONAL LIABILITY POLICY*?**

**A.** *Masterpiece Family Protection* complements kidnap expense coverage in the event that there is a ransom demand for a child under I3. In a case where a customer holds a *Masterpiece* policy in a state with kidnap expense coverage, the two coverages will stack in the event of a covered kidnapping of children under I3.

**Q. HOW DOES THE HOME INVASION COVERAGE AFFORDED BY *MASTERPIECE FAMILY PROTECTION* DIFFER FROM THEFT COVERAGE PROVIDED UNDER A *MASTERPIECE HOMEOWNERS OR CONTENTS POLICY*?**

**A.** *Masterpiece Family Protection* provides coverage for costs associated with the physical and emotional trauma which may occur as the result of a home invasion and provides reimbursement for upgrades in residential security. Homeowners and contents policies provide coverage for the damage to the dwelling or personal possessions resulting from a theft.

**Q. WHAT COVERAGE LIMITS ARE AVAILABLE FOR *MASTERPIECE FAMILY PROTECTION*?**

**A.** *Masterpiece Family Protection* is not offered with a single coverage limit, but provides a collection of expense coverage limits as outlined in the contract.

**Q. DO I HAVE BINDING AUTHORITY FOR *MASTERPIECE FAMILY PROTECTION*?**

**A.** Yes. The binding guidelines for *Masterpiece Family Protection* are outlined in *Masterpiece* rate and rule manuals.

**Q. HOW ARE *MASTERPIECE FAMILY PROTECTION* POLICIES ISSUED?**

**A.** In approved states, *Masterpiece Family Protection* coverage can be endorsed onto a *Masterpiece* homeowners policy by calling the Personal Lines Service Branch at (800) 248-2275. A signed application is not required.

**Q. HOW MUCH DOES *MASTERPIECE FAMILY PROTECTION* COST?**

**A.** *Masterpiece Family Protection* costs start at \$70 per year. Cost varies by state.

**Q. IS *MASTERPIECE FAMILY PROTECTION* AVAILABLE IN ALL STATES?**

**A.** At this time, *Masterpiece Family Protection* is being introduced in numerous states across the country.

**Q. HOW CAN I MARKET *MASTERPIECE FAMILY PROTECTION* TO MY EXISTING AND PROSPECTIVE CHUBB CLIENTS?**

**A.** The introduction of *Masterpiece Family Protection* provides the opportunity to offer your customers coverage not readily available in the marketplace today. A brochure highlights each of the coverage components, and we encourage you to read and discuss it with your staff. Request form 02-01-0225 from Branchburg Supply.

**Q. WHO IS MY KEY CONTACT FOR *MASTERPIECE FAMILY PROTECTION*?**

**A.** Your Personal Lines underwriter is your primary point of contact for *Masterpiece Family Protection*.

<sup>1</sup> Car jacking coverage is not available in Florida.

<sup>2</sup> Associated Accidental Death and Dismemberment coverage is not available in all states.

