



CHUBB[®]

Your one-of-a-kind
car deserves
one-of-a-kind care

Masterpiece[®]
Classic Car Insurance

More than another car. It's your dream.

97%
of Chubb clients
who had a claim
paid were highly
satisfied with their
claims experience.

We know your classic car is your passion, and the car you've always wanted.

Our team at Chubb shares your enthusiasm for classic cars. For almost a century, we've worked with some of the most unique vehicles to deliver outstanding insurance protection and service. We insist on using original quality parts for repairs. And because we know one of the greatest joys of having a car is driving it, we don't place limits on kilometres, meaning you can attend a show or go out for a Sunday ride with your family without staring at the odometer.

At Chubb, you're more than a claim. You're our client.SM

We look for ways to say yes.SM

If you experience a claim, we make sure you're made whole again quickly.

We look for ways to do more.SM

We can provide comprehensive insurance protection to suit your unique needs, and we go above and beyond when it comes to protecting our clients.




We protect your experience on the road at every turn.

A classic car isn't just an investment – it's personal.


Whether you've inherited your father's Corvette® or restored a vintage Porsche®, we offer insurance protection and service that's tailored to your needs at every step. That's where our knowledgeable claims adjusters come in. If your car is involved in an accident, you can rest easy knowing that our team will make sure your repairs will be done the right way every time.

Our expert team of claims adjusters ensures your car is repaired according to manufacturer's specifications.

Our experienced claims adjusters:



Hold the highest professional designation* for car safety and repair



Help you select a repair shop you want to work with, or refer you to our elite network of classic car restoration shops with the equipment and knowledge necessary to fix your vehicle



Are on the ground during catastrophic events like windstorms, wildfires, or earthquakes, to ensure Chubb clients receive the help and attention they need quickly and seamlessly

*Our claims adjusters hold a Platinum designation from the Inter-Industry Conference on Auto Collision Repair (I-CAR).

We look for ways to say yes.

We make the claims experience faster with less fine print, and we've trained our claims adjusters to consult you within 24 hours.



Getting you back on the road is our top priority

In 98% of all claims, Chubb claims adjusters make contact within 24 hours of the initial report. They have the authority to pay claims, and they can't deny a claim without a manager's approval.



You won't hear "good enough"

If something needs to be replaced, we'll replace the details that made your car special too. We'll always cover your choice of repair shop, or connect you to our network of top experts – even if that means sending your car out of province or overseas if necessary for repairs. And we'll never ask you to sacrifice on quality, because we insist on repairing your car with Original Equipment Manufacturer (OEM) parts, or we'll pay for fabricated parts if the originals aren't available.



You'll be treated with empathy

If something happens, you deserve an insurer who treats you with empathy and works quickly to make you whole again. If your car can't be repaired, we'll pay you the full Agreed Value. Or, if you prefer to salvage or refurbish any of the parts, you can keep the car, and we'll reduce your claim payment by the salvage value of the vehicle.

When a Chubb client's metallic silver 1956 Mercedes-Benz® 300 SL Gullwing's brakes failed backing out of the driveway, there was only one way to stop it: the tree at the bottom of the cul-de-sac. This vintage car was in bad shape, with damage to the rear bumper, fenders, and trunk. Chubb stepped in to make sure the car was restored with like-quality parts, and helped monitor the repairs directly with the restoration shop. And when the cost of the repairs grew while bringing the car back to manufacturer standards, Chubb didn't bat an eye.



We look for ways to do more.



You'll benefit from our focus on prevention and protection

We'll make sure you have comprehensive, not patchwork, insurance protection. At Chubb, we look to prevent issues from happening in the first place. We offer tips and advice on how to protect your car, and for larger collections, we'll even come to your garage to inspect and identify any fire, water, or other potential risks.



You'll have access to premier car experts and enthusiasts

We have strong relationships with top auction houses, car clubs, and classic car historians, so the ability to help you grow your collection is just a call away. With our decades of experience handling classic car claims, we can offer referrals to the best restorers and parts dealers worldwide.



Your Chubb team will understand your needs

We know how important your time on the road is, so we work hard to make it easy for you. Do you have a new addition to your classic car collection? Once you have a Classic Car policy with us, your coverage automatically extends for 30 days from the date of purchase for any classic car that you subsequently acquire anywhere in the world.

We go above and beyond the services found in a standard contract and offer solutions that keep you one step ahead.



A fire occurred in a client's garage after a heater malfunctioned, causing extensive smoke damage to several of the client's classic cars. Chubb gave the client the option of either accepting a total loss settlement or having the cars restored and repaired. Because the cars had significant sentimental value, the client decided to restore them. Chubb stepped in immediately and sent an expert in smoke damage remediation to evaluate the damage, and the cars were carefully returned to their original condition.

Let us raise your expectations.

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend:

1 The Freedom to Drive

We never put a kilometre limit on hobby use, so you can enjoy your classic car without checking the odometer. You also don't need authorization from us before participating in non-competitive rallies or tours.

2 Total Loss Settlement

You agree to the value of your car when your policy is written. If it's damaged beyond repair, from a covered peril, we'll write a cheque for the Agreed Value amount.

3 No Deductible

A deductible does not apply to any of your classic cars insured through the Masterpiece® Classic Car Program.

4 OEM Parts

We always insist on Original Equipment Manufacturer (OEM) parts so your car is repaired the right way every time. And if OEM parts aren't available, we'll pay to fabricate parts for the best quality replacements possible.

5 Newly Acquired Car Coverage

We provide insurance protection and automatic coverage worldwide for your newly purchased classic car for the first 30 days.

6 Restoration Referrals

With decades of experience handling classic car claims, we can refer you to top restoration experts and parts dealers across the country and worldwide.



Experience the Chubb difference.

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of insurance protection you can expect when you're a Chubb client. Work with your independent broker to fill out the right-hand column to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
No kilometre limits on hobby use	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total loss settlement with no deductible	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Agreed Value at the time your policy is written	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ability to retain your salvaged car as part of your claims settlement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Repairs done using Original Equipment Manufacturer (OEM) parts, or coverage for fabricated parts if the originals aren't available	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Unlimited worldwide coverage for newly acquired cars for up to 30 days*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Access to our qualified restoration and repair network	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Unlimited towing assistance in the event of an accident	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Trailer coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Off-premises coverage while your car is being maintained or repaired	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage up to \$1,000 to repair or replace spare parts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage up to \$500 per car to relocate due to threat from a covered peril (earthquake, wildfire, etc.), including fuel, paid drivers, and temporary storage	<input checked="" type="checkbox"/>	<input type="checkbox"/>

*Limited to physical damage coverage only.

For more information

Please contact your broker or visit

www.chubb.com/expectmorecanada

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

Chubb. Insured.SM

The claim scenarios described herein are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to actual claims. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

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