



Masterpiece® Protection Network

GUIDELINES FOR PARTICIPATING

SERVICE PROVIDERS

Welcome to the *Masterpiece* Protection Network. Comprised of more than 3,000 preferred service providers for homes and valuable possessions, the network has been strategically built based upon the relationships that Chubb Personal Insurance has developed through our claim handling experience and long history of home appraisal service. We are proud to include you among the providers who have consistently delivered the highest standard of service to our policyholders.

About the *Masterpiece* Protection Network

Through the sophisticated *Masterpiece* Protection Network database, Chubb offers our policyholders complimentary referrals to a robust selection of service providers such as:

- Alarm and security companies
- Building contractors
- Loss mitigation specialists
- Fine art and general contents appraisers
- Art restoration specialists/conservators
- Art storage and transportation companies
- Home contents inventory professionals
- Art warehousing and transportation providers

The database also includes a growing selection of architects, designers, electricians, exterior maintenance companies, fire protection specialists, residential fire sprinkler installers, lightning rod installers, plumbing/HVAC specialists, roofers, security guards, seismic retrofitting specialists, art framers, storm shutter companies, and specialists in art acquisition, disposal and consultation.

Benefits of Network Participation

Most significantly, the *Masterpiece* Protection Network provides Chubb policyholders with complimentary referrals to participating service providers. Participation as a network member may also entitle you to:

- Distinction as a “Chubb Preferred Service Provider” in your marketing materials
- Permission to use the Chubb logo on your website and marketing materials*



- Information about your products/services in Chubb marketing materials
- Opportunity to display your products/services at Chubb events

*For permission to use the Chubb logo, send an email with the title “Logo Request” to MPN@chubb.com or call 1.877.60CHUBB, and ask to be transferred to the *Masterpiece* Protection Network coordinator.

Preferred Pricing

As a network participant, you are not required to offer discounts or other incentives to Chubb policyholders. However, many of our network providers consider preferred pricing as a strategy to attract and retain profitable business from Chubb policyholders. Examples include:

- A percent or dollar discount off the retail list price
- Free consultations
- Waiver of fees associated with travel, shipping, installation, home visit, etc.
- Rebates for products or services sold through retail outlets
- Free accessory or product/service upgrade
- Coupon to be redeemed at the time of purchase

Priority Service Strategies

Chubb is world-renowned for service quality — especially claim service. We expect that *Masterpiece* Protection Network participants will deliver the same level of service to our policyholders. After all, quality service is the best way to attract and retain customers. Following are the standards we recommend that our service providers strive to achieve:

- Customer contact within 48 hours of referral
- Sample of product or service available upon request
- Experienced and seasoned staff assigned to service the customer
- Written proposal within one week of consultation
- Priority scheduling and delivery of product or service

Maintaining a High Standard of Excellence

Chubb keeps the lines of communication open with our service providers to ensure the information in our database is current and accurate. We regularly seek feedback regarding the impact of network participation on the participating service providers. Likewise, we continually evaluate policyholder satisfaction with the network providers. Chubb reserves the right to remove any service provider from the network without prior notice in order to preserve our standard of excellence.

About Chubb Personal Insurance

Chubb Personal Insurance is the premier insurer of high-net-worth individuals in the United States. With over 30 years of experience specializing in the affluent market, we offer specialized products and innovative services designed to help protect the highly valued assets and peace of mind of our customers. These customers include many of the most affluent families in the world, CEOs of Fortune 500 companies and top art collectors. Our *Masterpiece* suite of products — long the standard of excellence in the affluent market — offers insurance for custom, historic and vacation homes; art, antiques, jewelry and collectibles; automobiles and collector cars; and watercraft and liability.

For More Information

Send an email to MPN@chubb.com or call 1.877.60CHUBB, and ask to be transferred to the *Masterpiece* Protection Network coordinator.

FREQUENTLY ASKED QUESTIONS

Q. Are Chubb policyholders required to use the *Masterpiece* Protection Network?

A. Chubb does not require our policyholders to use a specific vendor from the *Masterpiece* Protection Network either proactively or following a claim. However, policyholders often inquire about qualified vendors for general home maintenance or after a loss to their home or valuable possessions. The network was created in response to a growing need to offer referrals to independent experts.

Q. How does a Chubb policyholder access the network?

A. Policyholders may call the Chubb Customer Care Team at 1.877.60CHUBB to request a free referral. Or, an agent or broker can make the phone call on the customer's behalf. The caller provides the customer's policy number to the Customer Care Team representative, who will access our database of service providers to find the most appropriate match.

Q. Why do Chubb policyholders have to call a toll-free number for referrals?

A. The Chubb Customer Care Team is specifically trained to provide the customer with the best referral for that policyholder's needs. For instance, if a policyholder is looking for an appraiser to evaluate a coin collection, the Customer Care Team representative would know to look for numismatics, instead of generalists. Also, the database used by the Customer Care Team is much more complex than a simple list of preferred providers. If a customer is searching for a certain specialty, the best independent expert may not be in the local area. The Customer Care Team will strive to find the perfect match. If there is not an appropriate match in the database, the Customer Care Team will request additional research from a Chubb field expert, in an effort to meet the customer's needs.

Q. How are service providers selected to participate in the network?

A. Chubb includes only those service providers who adhere to industry standards within their specialties and consistently deliver the highest level of service. Chubb re-qualifies service providers on a regular basis. We do not accept vendor solicitation.

Q. Do service providers have to pay to participate in the network or sign a contract?

A. Vendors are not required to do anything other than provide Chubb with correct contact and company information. Chubb offers the *Masterpiece* Protection Network referrals as a service to our policyholders, and we select participating providers based entirely on our experience with the quality of their work, not because of any financial arrangement.

Q. How will Chubb continue to enhance and maintain the quality of the network?

A. The *Masterpiece* Protection Network continues to expand as qualified vendors representing a range of specialties are added to our database. Chubb contacts participating vendors on a regular basis to refresh the information in our database and receive feedback regarding the impact of the network on the providers' business. We also evaluate our policyholders' satisfaction with the network vendors.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. The services described in the literature are not available in all jurisdictions. Actual offerings are individually developed and presented in writing by Chubb and *Masterpiece* Protection Network members. Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation for any hazard or condition does not mean that it is covered under any policy. No warranties or representations of any kind are made to any party. Neither Chubb nor its employees or agents shall be liable to any party for the use of any information or statements made or contained in any evaluation, report or recommendation. Actual coverage is subject to the language of the policies as issued.

