Chubb's Masterpiece® Auto Preference insurance offers comprehensive auto coverage designed to exceed everyday expectations, ensuring a seamless experience for clients. In the event of a covered claim, Chubb guarantees the use of Original Equipment Manufacturer (OEM) parts to restore vehicles to their pre-claim condition, with a focus on both style and safety through their Collision Repair Experts. These experts are trained to oversee repairs meticulously, ensuring that all aspects of the vehicle are checked, and they are available during catastrophic events to provide prompt assistance. Chubb prioritizes responsiveness, with claims adjusters typically contacting clients within six hours of a claim report, and they have the authority to expedite claim payments, often issuing them within 48 hours if approved.

Policyholders have the freedom to choose their repair shop, with a lifetime guarantee on repairs done at Chubb-certified locations. Rental car coverage is generous, allowing for no per-day limit on rentals up to \$15,000 while repairs are being made. Clients can also opt for Agreed Value coverage, which guarantees a predetermined value for their vehicle in the event of a total loss, ensuring they receive a check for that amount regardless of the car's age or mileage. Additionally, Chubb is committed to protecting client privacy by removing personal identification information from totaled vehicles.

Chubb offers premium discounts for bundling car and home insurance, and their claims teams are available 24/7 in 54 countries, providing support both domestically and internationally. The policy includes substantial liability limits of up to \$10 million for at-fault accidents and for uninsured or underinsured motorists. Overall, Chubb aims to provide exceptional service and protection, with a high satisfaction rate among clients who have experienced claims.