

Chubb's car insurance offers comprehensive coverage for a wide range of vehicles, ensuring that clients receive high-quality repairs that meet manufacturer specifications. The policy includes coverage for all named drivers and extends to rented or borrowed vehicles, with anyone driving the insured car also fully covered. Clients benefit from unlimited breakdown cover across Europe, including HomeStart services. Chubb emphasizes a quick response to claims, with a commitment to respond within 24 hours and issue payments within 48 hours of approval. The policy features unique benefits such as Diminution In Value (DIV) coverage for cars over 15 years old, which compensates for the difference in market value before and after repairs, as well as the option to restore older vehicles with additional coverage up to 25% above the Agreed Value. The policy also includes features like agreed value coverage for total loss without depreciation, comprehensive motor vehicle liability insurance, extended replacement cost cover, GAP coverage, and legal expenses cover up to £100,000. Clients can choose their repair center and are guaranteed the use of Original Equipment Manufacturer (OEM) parts. Additional benefits include premium discounts for insuring multiple vehicles, courtesy cars, and coverage for theft or damage to in-vehicle audio/visual equipment. It is important to refer to the policy documentation for full terms and conditions, as this summary is for general information purposes only.