

CHARTIS 

PRIVATE CLIENT GROUP

Automobile Insurance

Enjoy the ride





Shift your perception of automobile insurance

It took a lot more than a license to get into your vehicles. At Chartis, we understand the success necessary to attain the finest craftsmanship on wheels—and our Private Client Group shares your passion for keeping it protected. We can design an elegant but powerful insurance plan around your driven lifestyle, so you can focus on the road ahead.

Following are just a few of the many advantages of our automobile insurance:

Agreed value

We work with you to determine the value of your vehicle(s). If a total loss occurs, you'll receive that agreed-upon amount, regardless of market depreciation.¹

Worldwide coverage

Most auto insurance policies limit coverage to accidents that happen in the U.S. and its territories. With us, you're protected no matter where your travels take you.²

New vehicle replacement

If a new vehicle³ is "totaled" within three years of its purchase, you can opt to receive the agreed value; replace it with a vehicle of the same year, make and model; or receive a new vehicle of the same make and like model—including hybrids or alternate fuel editions.

Waiver of deductible

If your car is damaged beyond repair, your deductible will be waived.

Transportation expense

You can be reimbursed, with no per-day limit, for the costs to rent a vehicle while yours is being repaired. You have the option to rent a car of comparable value as well.⁴

Emergency living expenses

If your car breaks down or you're in an accident far from home, you can be reimbursed for lodging and related expenses.

Original manufacturers' parts

If repairs must be made, only original manufacturers' parts will be used.⁵

Personal property

If personal property is either damaged during an accident or stolen from your vehicle, you can replace it with an item of like kind and quality without having to pay a deductible.

Pet coverage

If the family dog or cat is injured during an accident, you can be reimbursed for related expenses.

Cash settlement (optional)

You can choose to receive a cash settlement if the damage to your vehicle is more than half the agreed value.

¹ Depreciation is applied to regular use vehicles at renewal. However, depreciation is not applied to collector vehicles at renewal.

² Restrictions apply. Also, some countries/jurisdictions require the purchase of local coverage.

³ Not previously titled.

⁴ Up to \$12,500.

⁵ Unless the parts are no longer made; excludes window glass.



Collector vehicles

Whether you own a single collector car or a multi-million dollar collection, you can benefit from exceptional coverage and service. In addition, we can work closely with you to proactively address any exposures that may threaten the value of your collection. Minimize coverage gaps and administrative hassles by packaging collector and regular-use autos on the same policy.

Appraiser and restoration referrals

Take advantage of our network of specialists—including appraisers, car transport companies and vintage vehicle restorers—to help maintain the value of your collection.

Risk assessments

Is there a disaster plan in place at your storage facility? We can provide a comprehensive vulnerability assessment to identify factors that could threaten your vehicles and recommend steps you can take to safeguard them.

Transit and storage consultation

We can advise on the proper design and maintenance of your storage facility as well as use state-of-the-art technology to detect potential hazards. We also can counsel you on the best methods to move your collection from one location to another.

A policyholder's business partner borrowed his \$465,000 Mercedes SLR McLaren and struck a mailbox. It was estimated that repairs could cost more than \$250,000 and take up to six months to complete. In addition, the policyholder would need to continue making his substantial monthly payments throughout the repair period. The costs and timeframe were simply unreasonable, so we came up with a better solution.

We located and purchased an exact replica of the vehicle to replace the damaged one. When our policyholder arrived at the dealership, all documents were prepared and ready for his signature—he drove his new car off the lot that day.



More than just insurance

Comprehensive coverage is just the beginning. Private Client Group can help:

- Reduce the chance of property damage
- Maximize safety
- Ensure that the right amount of coverage is in place
- Offer unparalleled support at claim time

Insurance for your world

Our program considers your assets as well as your lifestyle. Policies complement one another, helping eliminate gaps or overlaps in coverage. Look to us to safeguard all that you hold dear by covering:

- Homes
- Excess Liability
- Yachts
- Automobiles
- Private Collections
- And more...





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Coverage feature	What it means	Why it matters
Unlimited capacity	Coverage is available for a virtually unlimited number of vehicles per policy.	We can insure regular-use automobiles, collector cars, motorcycles, golf carts, motor homes, etc. on <i>one</i> policy at a competitive rate.
Agreed value	The value attributed to your vehicle(s) at the beginning of your policy period is what you would receive in the event of irreparable damage.	You won't be penalized for depreciation in value at claim time. ¹
High deductible options	Up to \$10,000 is available.	Taking more up-front risk may significantly reduce your annual premium.
High liability limits²	We provide up to \$1 million in coverage for bodily injury and \$1 million for property damage; or, \$1 million as a combined single limit (for both bodily injury and property damage). Matching limits are available for uninsured/underinsured motorists coverage.	If you're in an accident, you'll have ample coverage to pay for repairs and/or medical expenses.
Limited worldwide coverage	Coverage for accidents that happen anywhere in the world.	In some countries and jurisdictions, you are required to purchase auto insurance locally. In those instances, we can cover damages in excess of your local policy limits.
New vehicle replacement	If a new vehicle ³ is "totaled" within three years of its purchase, you can opt to receive the agreed value; replace it with a vehicle of the same year, make and model; or receive a <i>new</i> vehicle of the same make and like model—including hybrids or alternate fuel editions.	You can replace your new car with a comparable vehicle.
Personal property	Up to \$2,500 is available to repair or replace damaged or stolen property from your vehicle (no deductible).	If personal items (golf clubs, car seats, iPods, clothing, shoes, etc.) in your car are stolen or damaged, you have funds to replace them.
Pet coverage	If your dog or cat is injured while in the vehicle, you have up to \$1,000 to cover related expenses (no deductible).	Coverage helps with veterinary costs and other expenses related to the injury of your pet.

¹Depreciation is applied to regular use vehicles at renewal. However, depreciation is not applied to collector vehicles at renewal.

²Limits vary by state.

³Not previously titled.

Coverage feature	What it means	Why it matters
Auto identity theft and fraudulent title	We can reimburse expenses incurred when trying to establish ownership of your vehicle as a result of fraudulent or unlawful use of its identification number (no deductible).	Have peace of mind when purchasing a pre-owned auto. In addition to this coverage, we can provide a complimentary CARFAX® Vehicle History Report™ upon request.
Waiver of deductible	If your car is “totaled,” your deductible will be waived.	We aim to minimize frustration at claim time.
Choice of repair shop	You can use the repair shop of your choice. Of course, we still can direct you to pre-screened facilities if you prefer.	Many insurers make you choose from their finite roster of repair facilities, and your preferences are not considered.
Original equipment manufacturers' parts	If repairs are needed, only original manufacturers' parts will be used (unless the parts are no longer made). ⁴	You can rely on the highest standards of quality.
Transportation expense	We provide up to \$12,500 in coverage, with no per day limit, for the cost of a rental vehicle.	Most insurers limit you to \$30 per day for a rental car—insufficient funds for a vehicle of comparable value to the one being repaired or replaced.
Temporary emergency living expenses	Up to \$2,500 is available for hotel stays, meals and other expenses.	If your vehicle breaks down and you require temporary lodging, you can be reimbursed for the cost of the stay and incidentals.
Loan/lease gap coverage⁵	In the event of a total loss, you are covered for any outstanding loan/lease payments, excluding overdue payments and other charges/fees, due on the vehicle.	You will not incur out-of-pocket expenses to fulfill your remaining loan/lease agreement; we'll take care of it instead.
Key and lock replacement	If your keys are lost or stolen, you are covered for the cost to duplicate or replace them, as well as to re-key the locks (no deductible).	Keys are equipped with ever increasing technology, making them costly to replace (it can cost up to \$300 to replace a “smart key”).
Towing and labor	We cover the cost to tow your vehicle to the repair facility of your choice. If the nearest authorized facility is farther away, we will pay transport costs (no deductible).	One less worry if your car breaks down.
Roadside coverage	We cover the labor costs associated with emergency roadside assistance (no deductible).	If you need assistance after a breakdown, you're covered for related labor expenses including reasonable delivery charges for gas, oil, tires or a battery.

⁴Excludes window glass.

⁵Not available in all states.

Insurance is underwritten by a member company of Chartis. This is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions, and are subject to underwriting review and approval.

Chartis is a world-leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, Chartis has one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength.

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current agent or broker doesn't have access to our program, visit www.chartisinsurance.com/pcg to locate a trusted representative in your area.



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