



Classic Car Insurance

CHUBB®

# It's more than just another car

A classic car is more than a way to get from A to B. It's the culmination of a life's work, the fulfilment of a childhood love, or a treasured heirloom passed from generation to generation. Whether a restored Jaguar E-Type, or a preserved Ferrari 250 GTO, these hallmarks of motoring history are, more importantly, the centre of your collection.

At Chubb, we understand how much your car can mean to you. For almost a century, we've delivered outstanding protection and service to the most unique vehicles. Our motor specialists never compromise and insist on repairing only to the highest standard. No detail too small. No expense spared. Because at Chubb, we know it's about more than just getting you and your car back on the road - it's about maintaining what's classic about your car.

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

## **We value your time**

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We respond to claims in 24 hours and issue payment within 48 hours of approval, ensuring you have what you need, when you need it.

## **We value your experience**

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We proactively work with you before, during, and after any claim, so you always know what we cover and what we pay out.

## **We value your peace of mind**

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With comprehensive classic car coverage as bespoke as your vehicle, you know that no matter where you are on the road, you and those you care about are covered.

Chubb has been voted number one for quality of cover and claims service since 2014 in the Insurance Times UK Broker Survey.

# The specialist classic car coverage you need

## We agree the value upfront

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With the Chubb Agreed Value, you will always know the minimum you will receive if your car is written-off or stolen. We'll pay you the full sum insured with no excess, not a depreciated 'market value'.

## The option to restore

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Whether due to rarity or sentimental value, we understand replacing your classic car may not always be an option. That's why we pay up to 125% of the agreed value to restore it back to its condition before the covered accident (up to £100,000 above the agreed value).

## The repair you can trust

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A specialist car requires a specialist repair. We trust whoever you trust is best to undertake repairs to your car, even if this means sending your car overseas. But if you do need a suggestion, we only recommend reputable centres that repair to our own high standards.

## Original parts only

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We know authenticity is integral to the value of your classic car. That's why we work as hard as we can to source Original Equipment Manufacturer (OEM) parts to repair your car. And in the event parts aren't available, we'll pay to have them custom manufactured to the original specification.



## No loss of value

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Our pioneering Diminution in Value (DIV) cover pays any difference between your classic car's market value before and after a repair, in addition to the repair costs themselves.

## Only as good as the paperwork

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The documentation that accompanies your classic vehicle can be key to your vehicle's value. We cover up to 5% of the total value of your vehicle if the documents are lost or destroyed (up to a maximum £50,000), and will pay up to £5,000 to help replace the documents.

## Miss the event, not the out of pockets

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If you decide to enter your prized classic car into an event, such as a concours, we understand the costs involved can be considerable. So, if your car can't make it due to a covered loss, we'll reimburse you for all costs of attendance.

### Case study: 1962 Porsche 356B Twin Grille

While driving to a wedding, a client's lovingly restored 1962 Porsche 356B Twin Grille was hit by a turning lorry. Fortunately, no one was hurt, but the damage was extensive.

We chauffeured the client and his wife to the event, and then took the car to the garage he always used and trusted. The repairs were estimated at just shy of £70,000. Most insurers would have insisted on writing the car off. While we did offer the option of a £100,000 agreed value cash payment, because of the car's sentimental value, the client chose to have the vehicle repaired, which we immediately approved.

Due to the size of the claim we classified it as a total loss, meaning there was no excess to pay. For the repair we insisted on original manufacturer parts where possible, including original body panels. The car was repaired and returned to the owner in perfect order, as if the accident hadn't happened.

At Chubb, we will always pay the agreed insured value, and more when the product value increases.

# The comprehensive motor coverage you expect

## Cover for those you trust

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To save you an endless list of named drivers, we give you the freedom to allow those you trust over 30 years of age to drive your vehicle on a comprehensive basis. Great for those summer weekends away.

## The confidence to travel

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No matter where you're driving in Europe, you and your family benefit from unlimited breakdown cover with HomeStart included, in case you don't get further than your drive.

## Legal expenses included

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We hope legal action isn't necessary. But if you do need to pursue a claim for personal injury or uninsured losses, we'll cover solicitor's fees up to £100,000.

### Case study: 1956 Mercedes-Benz 300 SL Gullwing

A Chubb client was reversing their 1956 Mercedes-Benz 300 SL Gullwing out of their driveway when the brakes failed, causing the car to run down the road and collide with a tree. While the driver was okay, the car was left in bad shape, with damage to the rear bumper, wings, and boot.

Chubb stepped in to make sure the car was restored with like-quality parts. We 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, we approved them immediately.



# Checklist

## Experience the Chubb difference.

At Chubb, we're always looking for ways to do more for our clients. The list below shows the level of protection you can expect when you're a Chubb client.

- Agreed Value coverage for total loss, with no deductible or depreciation, regardless of vehicle age or mileage
- Comprehensive cover for any driver over 30 years of age
- The option to replace or restore
- Use of original equipment manufacturer (OEM) parts where possible
- Diminution in value coverage
- Documentation cover
- Event cancellation cover
- Comprehensive motor vehicle liability insurance
- Choice of repair garage or one of our elite facilities
- Guaranteed highest repair standards
- Premium discounts when you insure more than one vehicle
- European Breakdown cover
- Legal expenses cover, up to £100,000
- Glass replacement cover
- Vehicle accessories and tools cover
- Theft/damage to in vehicle audio/visual equipment

To support the future of preserving the past we are proud sponsors of StarterMotor The Historic Car Charity. For more information please visit [www.startermotor.co](http://www.startermotor.co)



**Expert insurers of your most valued possessions.**

**Chubb. Insured.<sup>SM</sup>**

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