

The unfortunate truth is that nearly 1.2 million cases of forcible and/or unlawful entry of residences occurred in 2006.¹ Each year, 58,000 children are victims of stranger/non-family abductions.² Almost 35,000 carjackings occur annually,³ and roughly 1.4 million people in the United States are stalked each year.⁴ An estimated 4,000 incidents of air rage happen every year,⁵ and aggressive driving results in at least 1,500 injuries or deaths in the United States annually.⁶

¹ *Crime in the United States, 2006* (9/07), U.S. Department of Justice.

² *National Incidence Studies of Missing, Abducted, Runaway and Thrown Away Children*, (10/02), U.S. Department of Justice, Office of Justice Program's Office of Juvenile Justice and Delinquency Programs.

³ *Carjackings in the United States, 1993-2002* (7/04), U.S. Department of Justice, Bureau of Justice Statistics.

⁴ *Stalking in America: Findings From the National Violence Against Women Survey* (11/98), U.S. Department of Justice, National Institute of Justice and Centers for Disease Control and Prevention.

⁵ *Flight Attendants Issue Air Rage Report Card* (7/6/01), Association of Flight Attendants, AFL-CIO.

⁶ *Aggressive Driving, A Report by Louis Mizell, Inc.* (3/97), AAA Foundation for Traffic Safety.



*Masterpiece®
Family Protection™*

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It could happen...

Home invasion. Child abduction. Carjacking. Stalking threats. Road rage. Air rage. Even hijacking. It's hard to think that these things could happen to you and your family. Yet, these unthinkable crimes punctuate television news coverage and highlight the pages of newspapers, magazines and web sites every day.



Chubb refers to the insurers of the Chubb Group of Insurance Companies: Great Northern Insurance Company, Vigilant Insurance Company, Federal Insurance Company, Chubb Custom Insurance Company, Chubb National Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Pacific Indemnity Company, Texas Pacific Indemnity Company, Northwestern Pacific Indemnity Company and Chubb Lloyds Insurance Company of Texas. 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 coverages described in the literature are not available in all jurisdictions. Carjacking coverage is not available to Florida policyholders. Actual coverage is subject to the language of the policies as issued.

Coverage does not apply to occurrences in countries on the U.S. State Department Bureau of Consular Affairs "Travel Warnings" list at the time of loss. Visit <http://travel.state.gov/> to view this list.



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Form 02-01-0225 (Rev. 11/08)



It happened. Now what?

Chubb can help.

Masterpiece Family Protection helps cover your expenses if you or someone close to you is a victim of these crimes almost anywhere in the world. As a leading insurer of fine homes and possessions, Chubb is also the first insurer to offer family protection coverage. We not only help protect the things you treasure most; we also cover the people who are most precious to you.

No matter where you call home

During a business trip, you are awakened by a noise outside your hotel suite. You open the door to inspect the sound and stumble upon a burglar. Unfortunately, you're blocking the intruder's way, and he attacks. Whether it's your house, apartment or even a place that you reside in only temporarily, Chubb has you covered. Coverage is also included for family members who don't live under your roof, such as a daughter who boards in a college dorm. Home Invasion coverage helps mitigate medical, psychiatric, home security and other expenses associated with this crime.

Wherever your children go

While at the park with your grandson, you become engrossed in a novel as the young boy plays. A few pages later, you look up to check on him. To your horror, he's gone. Coverage for child abduction applies wherever your own children or young guests may be — in the backyard,

across town, or even around the world. Chubb reimburses related expenses such as travel and phone costs; medical, dental and psychiatric costs for the child victim; and a reward for information leading to the conviction of the perpetrator. We also offer access to The Ackerman Group, Inc., a highly regarded international security firm that specializes in crisis mitigation, and help defray their fees.

When stalking is a concern

Perhaps you parted ways with someone. To protect yourself and your family, you obtain a restraining order. That person proceeds to stalk you, and you contact the police. Chubb can cover certain security measures, such as a professional security consultant, security guard services, security upgrades to your home and, if necessary, temporary relocation.

Coverage on the road

It's the holiday season, and the parking deck at a local shopping center is very crowded. You finally locate a secluded spot on the upper level. When you park the car, someone forces the door open, jumps in the front seat, and demands that you drive to the nearest ATM. Carjacking coverage applies to you, a family member, or any covered relative who operates or occupies your vehicle. Coverage includes expenses related to bodily injury, trauma, lost wages, insurance deductibles and a reward to find the perpetrator.

Masterpiece Family Protection also includes the following in many states:

Additional coverage on the road

You didn't see the other driver when you changed lanes, and now he's tailgating your vehicle and honking the horn. As you and your family pull into a nearby parking lot, he follows. Exiting his vehicle and yelling obscenities, he runs after you. By the time the police arrive on the scene, you have already been injured. Coverage for road rage includes expenses related to bodily injury, trauma, lost wages and your auto insurance deductible if your vehicle is damaged.

Coverage in the air and on the sea

Just an hour into your domestic flight, the drunken passenger sitting next to you makes unreasonable demands of the flight crew. When he stands and begins shouting, you attempt to calm him. He delivers an upper cut to your jaw. Soon after, he's on the floor, restrained by two flight attendants. The plane diverts to the closest airport, and the authorities take over. Coverage for air rage includes expenses related to bodily injury, trauma, lost wages and trip delay or cancellation. Hijacking coverage is also included for the same expenses resulting from the hijacking of a commercial conveyance, such as an airliner, tour bus or ferryboat.

Changes to your home and vehicle

If you or a family member suffers a permanent physical injury solely and directly as a result of a home invasion, child abduction, carjacking, road rage, air rage or hijacking occurrence, Chubb will pay for necessary expenses, such as a wheelchair ramp or special steering wheel, to modify your home and/or vehicle.

If the unexpected occurs

In the unfortunate event that a covered home invasion, child abduction or carjacking leads to loss of life or certain disabling or debilitating injuries, Chubb provides Accidental Death and Dismemberment (AD&D) benefits in many states. In states where we offer coverage for road rage, air rage and hijacking occurrences, AD&D benefits are further extended.

For more information

To add Masterpiece Family Protection to your existing Chubb personal insurance program, contact your agent or broker. To learn more, visit www.chubb.com/personal and select "Family Protection" under "More Coverage Options." Click on the "Helpful Tips" link for ways to help protect your family from crime. Also visit www.chubbprotection.com for the latest protection advice regarding recent events and current issues.