

# Fine Art, Jewellery and Collections Insurance Policy

## Fact Sheet

CHUBB®



### About this Factsheet

This factsheet relates to the Fine Art, Jewellery and Collections Insurance Policy and is issued by Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924). It provides you with a factual summary of the key features and exclusions of the Fine Art, Jewellery and Collections Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Fine Art, Jewellery and Collections Insurance Policy, which sets out the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability, having regard to your own circumstances, before making any decisions about this insurance policy and contact your financial adviser to obtain financial advice as required.

Cover for paintings, drawings, prints, photographs, manuscripts, sculptures, porcelain/ceramics, items of antique furniture, tapestries, furs, clocks and barometers, gold and silver items, stamps and coins, dolls, medals, wine, musical instruments, memorabilia, arms

and armour, clocks, jewellery items and other collectibles, for:

- All Risks of Physical Loss or Damage
- Nil deductible
- Transits are included so no need for a separate Marine policy
- Defective Title
- Depreciation
- Automatic Acquisitions
- Underwriter and Claims expertise

### Key Features

The following exclusions shall apply to all coverages provided under this Policy.

Chubb will not pay for any Loss caused directly or indirectly by, or resulting from any of the following:

- Inherent defect
- Wear and tear
- Insects, vermin, rust etc.
- Working Upon
- Mechanical breakdown
- Confiscation, or destruction by any government, public or local authority
- Insured's own wilful act
- War & Terrorism

## About Chubb in New Zealand

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

Chubb is defined by its extensive product and service offerings, broad distribution capabilities and exceptional financial strength.

### Why Chubb?

- **Leadership** - Chubb has been committed to protecting New Zealand businesses for over 40 years. Chubb leverages global expertise and local acumen to tailor insurance solutions for a diverse group of clients. This includes large multinational companies, local corporates and SMEs, individuals with substantial assets to insure and consumers purchasing travel insurance.
- **Protection** - The true measure of an insurer is how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss - with integrity, empathy, promptness and fairness - and to reach mutually agreeable outcomes.
- **Endurance** - Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by leading insurance rating services.

More information can be found at [www.chubb.com/nz](http://www.chubb.com/nz).

## Contact Us

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Company No. 104656  
Financial Services Provider No. 35924

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