

## Personal Loss Scenario

### Stolen Car

#### Coverage: Agreed Value

#### Description of Event

A luxury car was stolen from a parking lot. The owners had a traditional auto policy that based the settlement on the current market value of the car, minus depreciation.

#### Resolution

Due to the low settlement, the owners were forced to finance much of their replacement auto out of pocket.

**Could this happen to you? Contact your trusted Chubb agent or broker:**

#### **The Andersen Insurance Group**

5870 Trinity Parkway, Suite #130, Centreville, VA 20120

Phone: (703) 988-0101

Email: [info@theandersengrp.com](mailto:info@theandersengrp.com)



Chubb Group of Insurance Companies  
Warren, NJ 07059  
[www.chubb.com](http://www.chubb.com)

Loss scenarios are hypothetical in nature and for illustrative purposes only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms, conditions, and endorsements of the policy as issued. It is impossible to state in the abstract whether the policy would necessarily provide coverage in any given situation. Consult your agent, broker, or other expert.