Group Personal Excess Liability Insurance from Chubb

Policy Highlights

CHUBB®

With litigiousness in the United States growing at an alarming pace, you are exposed to the risk of a personal lawsuit more than ever before. Group Personal Excess Liability Insurance from Chubb provides additional liability coverage, up to $50 million, for damages and costs you or a covered family member have to pay in a covered lawsuit beyond what is covered under your primary auto, homeowners, renters, recreational vehicle, motorcycle and watercraft insurance policies.

How It Works

Your auto, homeowner and watercraft policies may not provide enough protection in the event of a serious loss. You can get additional coverage from an excess liability policy. Coverage under this type of policy is in excess of your primary insurance. For example, if you have a car accident, your primary auto insurance policy would be your first level of coverage, and Group Personal Excess Liability Insurance from Chubb would be the final level of coverage after all other applicable policy limits are exhausted.

More For Less

Since group rates are typically lower than individual policy rates, the cost to you for Group Personal Excess Liability Insurance from Chubb may be lower than what you would pay for comparable coverage under an individual personal excess liability policy. By enrolling as a member of a group, you get additional coverages at no added cost to you—it all adds up to broader protection, with higher limits, at lower costs.

We Have You—And Yours—Covered

If you elect to enroll, the plan automatically covers you, your spouse/domestic partner, and all eligible dependent children (who are residents of your household). Your coverage extends to “permissible use”, meaning anyone who uses a covered vehicle or watercraft with permission from you or a family member.

Personal Risk Services

Coverage Options And Costs
Your cost depends on the coverage limits you choose. There is a flat rate for coverage under this plan, and your cost is the same regardless of how many dependents you cover under the plan. You can choose from among the following limits for Excess Liability, which will include $1 million Excess Uninsured/Underinsured Motorist (UM/UIM) Protection.

Table 1
Excess Liability

Coverage	Annual Premium
$1 million	
$2 million	
$3 million	
$5 million	
$10 million	
$15 million	
$20 million	
$25 million	
$50 million	

Table 2
Excess Uninsured/ Underinsured Motorist Protection

Coverage	Annual Premium
$1 million	Included
$2 million	
$3 million	
$5 million	

UM/UIM limit must be less than or equal to the Excess Liability limit chosen in Table 1.

Included Coverages
By enrolling as a member of a group, you receive these coverages at no additional cost to you.

Table 3
Included Coverages

Coverage	Limit
Identity Fraud Expense	Up to $25,000
Kidnap Expense	Up to $100,000
Shadow Defense	Up to $10,000
Reputational Injury	Up to $25,000
Defense Costs	Unlimited

These coverages are included at the amounts shown for all available Excess Liability limit options in Table 1.

Required Primary Underlying Liability Insurance Policy Limits
You and your family members must carry the minimum required underlying coverage limits summarized in the chart below. If you do not, you will have a gap in coverage since Group Personal Excess Liability Insurance from Chubb applies above the required underlying limits.

Important: Contact your current insurance carrier or agent to ensure that your personal insurance program has the required underlying limits.

Coverage	Underlying Limits
Personal Liability/Property Damage	$300,000 per each occurrence
Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels *(Registered Vehicle)*	•$250,000 bodily injury per person, $500,000 bodily injury per each occurrence and $100,000 property damage per each occurrence; **OR** • $300,000 bodily injury per person, $300,000 bodily injury per each occurrence and $100,000 property damage per each occurrence; **OR** • $300,000 combined single limit per each occurrence
Personal Automobile Liability *(Unregistered Vehicle)*	• $300,000 bodily injury and property damage per each occurrence
Uninsured Motorist / Underinsured Motorist Protection	• $250,000 bodily injury per person, $500,000 bodily injury per each occurrence and $100,000 property damage per each occurrence; **OR** • $300,000 bodily injury per person, $300,000 bodily injury per each occurrence and $100,000 property damage per each occurrence; **OR** • $300,000 combined single limit per each occurrence
Watercraft • Less than 26 feet **AND** 50 engine-rated HPor less	• $300,000 per each occurrence
• 26 feet or longer **OR** more than 50 engine-rated HP	• $500,000 per each occurrence

Please Note: If you carry limits under your personal policies that are higher than the minimums required under Group Personal Excess Liability Insurance from Chubb, you can either reduce your underlying limits to the required minimums, or you can continue to maintain the higher limits. If you choose to leave your underlying limits higher than the minimum amounts required, you will simply have more total coverage.

You can elect to enroll in Group Personal Excess Liability Insurance from Chubb during the designated annual enrollment period, which ends _____ .

How To Enroll
Enrollment is easy. You simply select the coverage limits that best suit your needs, complete the required enrollment form, and send it with full annual payment to _____ (at the address included on the form) on or before _____.

Coverage Effective Date
Coverage is effective on _____ and extends for a one-year policy term. Shortly following your enrollment, you will receive an individual certificate of insurance directly from _____. Please retain this certificate for your records. A copy of the completed policy can be furnished upon request.

Note: This policy is not convertible to a personal excess liability policy. If you leave the group, or the group policy ceases to exist, your agent or broker can help you replace your coverage.

To File A Claim
Filing a claim is easy. Call 1.800.CLAIMS.0 (1.800.252.4670) 24/7.

For More Information
For specific coverage questions, call or e-mail _____.

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Form 06-01-0034 (Rev. 10/16)