

# CHUBB®



Help protect the  
people you love,  
and the life you love

Masterpiece®  
Excess Liability

## Protecting what you've spent a lifetime building

**97%**  
of Chubb clients who  
had a claim paid  
were highly satisfied  
with their claims  
experience.

You've worked hard for your success. You deserve an insurance partner who recognizes that.

At Chubb, we know that the more your assets grow, the higher your liability risks are. No matter how well you've covered your bases, sometimes things go wrong. A car accident. A guest who slips and falls on your property. A lawsuit. If you don't have the right coverage, an unfortunate situation can compromise your financial security. You have protection for your home - why shouldn't you have protection for your future?

Just like you plan for retirement, or save for your children's college education, excess/umbrella liability insurance is an important part of your financial plan. Your excess/umbrella policy responds when the underlying liability limits of your other policies, such as home and auto, aren't enough to cover the unexpected costs of a lawsuit or accident.

We offer some of the highest limits of liability protection available. Because at Chubb, we make sure you have comprehensive, not patchwork, protection for when the unexpected happens.

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

**We look for ways to say yes.<sup>SM</sup>**

If you experience a claim, we make sure you're made whole again quickly.

**We look for ways to do more.<sup>SM</sup>**

We provide comprehensive protection to suit your unique needs, and go above and beyond when it comes to protecting our clients.

## Stay protected from every angle

- Do you entertain guests at your home?
- Do you have teenage children?
- Do you host your children's birthday parties at outside venues?
- Do you employ household staff, such as a nanny or housekeeper?
- Do you or your family members travel regularly for business or pleasure?
- Do you have a swimming pool, hot tub, or trampoline at your home?
- Do you own a second home?
- Are any of your homes or properties held in a trust or limited liability corporation?
- Do you serve on the board for a non-profit or charitable organization?
- Do you own or operate any recreational vehicles, jet skis, jet boats, or other watercraft?

If you answered "yes" to any of these questions, you may require a higher level of protection.

That's why at Chubb, we work to protect you and your family and what you've spent a lifetime building - and everything that you'll continue to work hard for in the future. We help make sure you are protected based on your unique needs for both your obvious and not so obvious risk factors.

### Your Home Market Value

+ Assets

+ Annual Income

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= **The Amount of Protection You Need**

# Experience comprehensive protection at every step

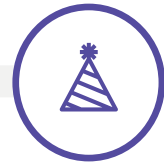
At Chubb, we're in the business of guiding our clients through life with the protection they need, no matter where they go or what they do.



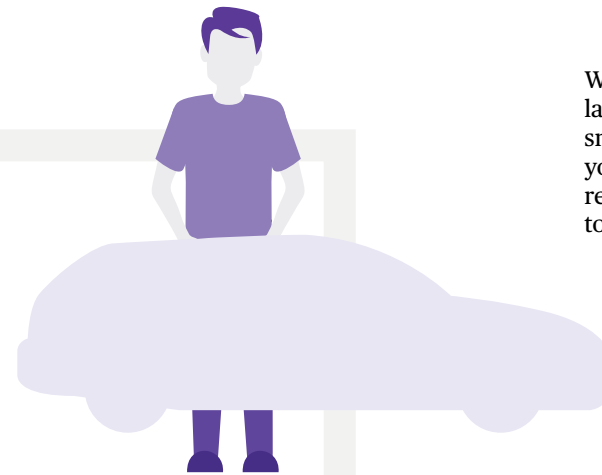
You're not just protecting yourself anymore, but your life partner too.



With so many uninsured or underinsured drivers on the road, even a minor fender bender could expose you to significant financial damages.



Hosting your child's birthday party in your backyard, especially if you have a swimming pool or playset, could expose you to a lawsuit should one of their friends become injured.



New and inexperienced teenage drivers are more prone to distracted driving, making them vulnerable to accidents.

Whether you own a large company or a small local business, your name and reputation are open to attack.



How you spend your "second act" in retirement, like volunteering at a charity or serving on a non-profit board, could mean unexpected exposures.



If you rent one of your residences part-time, or let family or friends stay at your property when you're away, you might not have enough coverage under your homeowners' policy should an accident occur.



The more that family and friends come to enjoy your home, the more chances there are for accidents.



We make sure you're made whole again, on your own terms.

While on vacation, a Chubb client and his family were struck by an oncoming car. While his family sustained only minor injuries, the client, a surgeon, required months of therapy when his dominant hand was fractured and was unable to work in the meantime. When the family filed a claim against the driver for loss of income, they discovered the driver only had \$25,000 in liability coverage. Because the client had underinsured motorist coverage with Chubb, the family recovered their damages - including lost earnings - for up to the limits of their coverage.

We go above and beyond to provide comprehensive protection.

When a Chubb client took his family to ski in Switzerland, an injured skier brought suit against him after a collision. Chubb's Masterpiece policy covered the claim and his full defense costs, even after he had reached the limits of his policy. In addition, Chubb's Multi-national Claim Unit also handled his claim to ensure familiarity with local laws and claims procedures, including helping him to identify and hire a lawyer well-versed with the Swiss legal system.



# Let us raise your expectations

Here are just a few reasons why 97% of our customers surveyed would recommend Chubb to a family member or friend:

## 1 Liability limits to fit the need

Benefit from some of the broadest umbrella liability limits available, ranging from \$1 million to \$100 million.

## 2 Worldwide coverage

We cover our clients wherever life takes them - whether that means offering worldwide coverage or protection that reflects changes in our clients' lifestyles.

## 3 Protection in the courtroom

In a covered loss, we'll include defense costs for a lawsuit, even if it is groundless, false, or fraudulent. And we'll also provide legal counsel and coverage for all expenses.

## 4 No limits on legal costs

In most jurisdictions, with Chubb, there is no cap on legal expenses incurred for a covered loss, because these expenses are outside of the liability limit.

## 5 Maintain your reputation

Protection from lawsuits involving accusations of libel, slander, or negligent infliction of bodily injury—including cases originating from social networks, websites or blogs.

## 6 Drive with confidence

Additional protection for you and your covered passengers if you are involved in an accident with an uninsured or underinsured driver.

## 7 Protection at home

Protection for property damage and bodily injury if you are liable for someone getting injured on your property. That means if someone falls on your sidewalk, slips near your pool, or is injured by your pet.



# Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Worldwide liability coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Core liability limits available up to \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Worldwide vehicle rental coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Multinational claim units in 54 countries for easy claims settlement and currency transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage to repair your reputation for a covered loss	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liability protection for you for the acts of your domestic employees during the course of their employment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liability protection for libel and slander, even when occurring through social media	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Defense coverage outside of your limits which continues even if the liability limit is exhausted by payments	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Optional excess uninsured motorist coverage with limits up to \$10 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Optional employment practices liability coverage applicable to claims or wrongful employment acts by you to your residential staff, including expenses to minimize injury to your reputation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ability to create group umbrella offerings	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## For more information

Please contact your agent or broker or visit

[www.chubb.com](http://www.chubb.com)

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

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

© 2017 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. Form code: 02-01-0122 (Rev. 9/17)