



## **Group Personal Excess Liability Insurance from Chubb**

### **Policy Highlights**

*Chubb Group Personal Excess Liability Insurance provides additional liability coverage up to \$25 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.*

#### **GROUP PERSONAL EXCESS LIABILITY INSURANCE FROM CHUBB**

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 “umbrella 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 Chubb’s Group Personal Excess Liability Insurance 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 Chubb’s Group Personal Excess Liability Insurance 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. Plus, you’re covered for your actions or failure to act as a non-compensated director or officer of a not-for-profit organization.

*(continued)*



## COVERAGE OPTIONS AND COSTS

Group Personal Excess Liability Insurance from Chubb provides you or a family member with broad protection and liability limits in excess of your primary auto, homeowners, renters, recreational vehicle, motorcycle, and watercraft insurance.

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 Protection.

| TABLE 1<br>EXCESS LIABILITY |                |
|-----------------------------|----------------|
| COVERAGE                    | ANNUAL PREMIUM |
| \$2 million                 | \$457.00       |
| \$3 million                 | \$544.00       |
| \$5 million                 | \$682.00       |
| \$10 million                | \$1,107.00     |
| \$15 million                | \$1,873.00     |
| \$20 million                | \$2,415.00     |
| \$25 million                | \$2,964.00     |

| TABLE 2<br>EXCESS UNINSURED/<br>UNDERINSURED MOTORIST PROTECTION |                |
|--|----------------|
| COVERAGE   | ANNUAL PREMIUM |
| \$1 million  | Included       |
| \$3 million  | \$161.00       |
| \$5 million  | \$321.00       |

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

**NOTE:** An additional 3.6% State premium tax will apply.

## INCLUDED COVERAGES

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

| TABLE 3<br>INCLUDED COVERAGE     |                 |
|----------------------------------|-----------------|
| COVERAGE                         | COVERAGE AMOUNT |
| Identity Fraud Expense           | up to \$25,000  |
| Kidnap Expense                   | up to \$100,000 |
| Shadow Defense                   | up to \$10,000  |
| Loss of Earnings                 | up to \$25,000  |
| Reputational Injury              | up to \$25,000  |
| D&O for Not-for-Profits          | policy limit    |
| D&O for Condo/Co-op Associations | policy limit    |
| 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 should carry the minimum required underlying coverage limits summarized in the chart below. If you do not, you may have a gap in coverage since the Group Personal Excess Liability Insurance policy 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   |
|------------|--|---|
| HOME       | <b>Personal Liability/Property Damage</b>  | <ul style="list-style-type: none"> <li>• \$300,000 per each occurrence</li> </ul>   |
| AUTO       | <b>Personal Automobile Liability</b><br>Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels<br><i>(Registered Vehicle)</i> | <ul style="list-style-type: none"> <li>• \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; or</li> <li>• \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; or</li> <li>• \$300,000 combined single limit per each occurrence</li> </ul> |
|            | <b>Personal Automobile Liability</b><br><i>(Unregistered Vehicle)</i>  | <ul style="list-style-type: none"> <li>• \$300,000 bodily injury and property damage per each occurrence</li> </ul>   |
|            | <b>Uninsured Motorist / Underinsured Motorist Protection</b>   | <ul style="list-style-type: none"> <li>• \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; or</li> <li>• \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; or</li> <li>• \$300,000 combined single limit per each occurrence</li> </ul> |
| WATERCRAFT | <b>Watercraft</b><br>• Less than 26 feet <b>or</b> less than 50 engine-rated HP  | <ul style="list-style-type: none"> <li>• \$300,000 per each occurrence</li> </ul>   |
|            | • More than 26 feet <b>or</b> more than 50 engine-rated HP   | <ul style="list-style-type: none"> <li>• \$500,000 per each occurrence</li> </ul>   |

**PLEASE NOTE:** If you carry limits that are higher than the minimums required under the plan, 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.

## HOW TO ENROLL

Enrollment is easy. You simply select the coverage limits that best suit your needs, complete the required enrollment form, and send full premium payment by check, made out to Chubb, to:

**Chubb Insurance Solutions Agency - GPE**  
**PO Box 1625**  
**Whitehouse Station, NJ 08889-1625**

## STATE AVAILABILITY

Due to regulatory requirements group personal excess liability insurance is not available in these states:  
Arizona, Kansas, Maine and Vermont.

## ENROLLMENT TIMELINE

You may enroll in the program at any time throughout the year. However, be aware the program's policy year starts May 1, 2014. If you enroll later, your annual policy premium will be prorated based on the number of months you receive coverage.

## COVERAGE EFFECTIVE DATE

Coverage will be effective in the 1st of the month, as long as Chubb receives your enrollment form and premium payment by the 20th of the previous month. For example, if you enroll on August 5th, your coverage will be effective on September 1st.

## PROOF OF COVERAGE

Shortly following your enrollment, you will receive an individual certificate of insurance directly from Chubb Insurance Solutions Agency. Please retain this certificate for your records. A copy of the policy wording can be found in the Chubb section of the Employee Discount Program website.

## TO FILE A CLAIM

Filing a claim is easy. Call 1 (800) 252-4670. A representative will assist you 24 hours a day, 7 days a week.

## FOR MORE INFORMATION

To learn more about Group Personal Excess Liability Insurance call (888) 438-8334 or email [grouppexcess@chubb.com](mailto:grouppexcess@chubb.com). Representatives are available 8:30 am to 6:00 pm Eastern Time, Monday through Friday.

*The Chubb Group Personal Excess Liability Insurance policy is administered by a division of Federal Insurance Company with Chubb Insurance Solutions Agency, a subsidiary of the Chubb Corporation, a member of the Chubb Group of Insurance Companies.*

Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage. For a full list of insurers, please visit [www.chubb.com](http://www.chubb.com). Not all insurers do business in all jurisdictions.

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.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Chubb, P.O. Box 1615, Warren, NJ 07061-1615

