



**CHUBB  
PERSONAL  
INSURANCE**

## **Liability Assessment**

Personal liability and excess liability, also known as an “umbrella” policy, can be your best line of defense in a lawsuit. Do you have the coverage you need?

Use these four steps to evaluate your risks and the adequacy of your insurance coverage:

### **Step 1: Know Your Risk Factors**

Check all that apply:

- I own a home
- I regularly drive a car
- I have children who drive or are away at school
- My home has a swimming pool
- I employ a housekeeper, nanny, gardener and/or other domestic staff
- I have a dog
- I own a boat
- I entertain at my home?
- I blog, tweet, and/or post comments or photos online?
- I serve on a board of a non-profit and/or a for profit organization?

If you checked just one of the above risk factors, you need excess liability coverage. If you selected many, then your exposure to liability risks may be higher than average. Look closely at your limits of coverage and determine if they are adequate.

### **Step 2: Determine what’s at risk:**

|   |          |
|---|----------|
| Home Value                                  | \$ _____ |
| Personal Property (all the “stuff” you own) | \$ _____ |
| Investments                                 | \$ _____ |
| Savings/Checking                            | \$ _____ |
| Future Wages                                | \$ _____ |

### **Step 3: Determine whether you have enough coverage:**

|  |          |
|--|----------|
| Personal liability insurance (home/condo/renters): | \$ _____ |
|--|----------|

Auto liability insurance \$ \_\_\_\_\_

Personal excess liability insurance (aka: umbrella policy) \$ \_\_\_\_\_

Compare “what’s at risk” with “your coverage”. If there’s a gap, talk to your agent. Or call Chubb. We offer some of the highest limits of personal excess liability coverage in the industry.

#### **Step 4 Make Sure You Have The RIGHT Coverage**

The coverage features of your personal excess liability policy are as important as the limit. Ask your agent or your insurance company if your policy includes these important coverages:

- Personal Injury:** Personal injury is broader than bodily injury and includes coverage for libel, slander, defamation of character and invasion of privacy. These coverages are more critical now than ever before because of the popularity of social networking, blogging and digital media.
- Defense Costs:** What amount of coverage do you have for defense costs and is this amount of coverage outside of the policy limit?
- Medical Payments to Others**
- Worldwide Coverage:** Your excess liability coverage should protect you anywhere in the world, not just the U.S. and Canada.
- Non-Profit Directors and Officers Liability:** If you sit on the board of your condo association, the YMCA or any other non-profit, this coverage is important.
- Excess Uninsured/Underinsured (UM/UIM) Motorists Protection:** You buy a primary amount of UM/UIM on your automobile policy to protect you and your family from drivers who have little or no insurance. Excess UM/UIM offers an additional layer of this important coverage via your excess liability policy.

Does it all add up? Do you have the personal excess liability protection you need? Contact your agent or broker for additional information and your excess liability coverage options.