



**GROUP PERSONAL EXCESS
LIABILITY INSURANCE**
from Chubb Personal Insurance

**A Group Benefit To
Help Protect What You've
Spent a Lifetime Building**



It only takes a second to lose what you've spent a lifetime building.

It's raining, and your car skids unexpectedly. The passenger in the car you hit suffers a neck injury and lost earnings that amount to millions.

As your new wide-screen television is delivered, the deliveryman slips and falls on the steps to your home and breaks his leg.

You volunteer on the board of directors for your condominium or homeowners association. The board installs a playground with a faulty swing, and a fellow association member's child is injured.

A guest unknowingly dives into the shallow end of your pool and suffers devastating paralysis.

Now you are being sued.

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What's your risk?

The risk to your financial security depends on several factors. Do you...

- Own a home?
- Drive a car?
- Have children who drive or are away at school?
- Employ domestic staff, such as a housekeeper or nanny?
- Frequently entertain guests at your home?
- Blog, Tweet, or post comments or photos online?
- Own a swimming pool?
- Serve on a not-for-profit association's board?

If you answer "yes" to any of these questions, your assets may not be adequately protected.

How much do you have to lose?

Litigiousness in the United States is growing at an alarming pace, as evidenced by new liabilities and exorbitant jury verdicts that can run in the millions. Even the cost of damages that may appear to be minor at first — such as a fender bender — may actually end up being quite costly over time. The liability coverage provided through your automobile insurance policy is often not enough.

How can excess liability insurance help protect you?

Excess liability insurance offers higher limits you may need to cover damages for which you or members of your household may be legally responsible. Often called an umbrella policy, excess liability insurance is a critical, but often overlooked component of a personal insurance portfolio. An excess liability policy is triggered when the



amount you must pay in a covered lawsuit exceeds the limits of liability under your homeowners, personal automobile or watercraft liability insurance.

Why Group Personal Excess Liability Insurance?

In short, enrollees can get more for less. Group rates are typically lower than individual policy rates and Chubb's Group Personal Excess Liability policies contain additional coverages at no added cost. Group plans also offer higher policy limits than might be available on an individual basis — with fewer underwriting questions.

How much is enough?

The amount of excess liability coverage that is right for you depends upon your personal financial situation. If you're sued and do not have adequate liability coverage for the amount of the legal damages, you could lose current assets as well as future earnings. When selecting the appropriate amount of excess liability insurance, consider the following steps:

- Review all of your assets, including your house, automobiles, personal belongings and valuable collections, 401(k), investments, and even college funds for your children.
- Determine your risk factors such as long commutes to work, teen drivers in your household, number of residences owned, domestic employees, watercraft owned, and online activities of household family members.
- Consider the unknown. Who might a family member in your home hurt in a car accident? What would the lost wages and medical expenses be for a lifetime of critical care?

Group Personal Excess Liability Insurance from Chubb

A Group Personal Excess Liability policy from Chubb offers broad coverage and limits ranging from \$1 million to \$50 million (depending on plan specifics; \$25 million maximum in some states):

- Property Damage and Bodily Injury applies in the event you are liable for someone being injured on your property. Examples of this include someone falling on your sidewalk, slipping near your pool, or being injured by a pet you own.
- Personal Injury is applicable in situations such as lawsuits involving accusations of libel, slander, or negligent infliction of bodily injury. Considering the increased amount of libel and slander cases related to social networking web sites and Internet blogs, this coverage is now more critical than ever.
- Defense Costs for a lawsuit, even if it is groundless, false or fraudulent, are included in the case of a covered excess liability loss. Chubb will provide legal counsel, with coverage for all expenses incurred. In most states, there is no cap on this coverage.
- Uninsured/Underinsured Motorists Protection (UM/UIM). The Insurance Research Council estimates that 1 of every 6 drivers on the road is uninsured, highlighting the need for UM/UIM coverage that provides benefits directly to you and your covered passengers if involved in an accident with an uninsured or underinsured driver. Group Personal Excess Liability Insurance policies from Chubb offer Excess Uninsured/Underinsured Motorists Protection with several different policy limit options.

Don't lose what you've spent a lifetime building.

Chubb offers among the broadest excess liability coverage available today. For enrollment options and information regarding this group benefit, please contact your benefits manager or HR representative.

For plan administrators or HR managers, your independent agent or broker can assist you with plan options, limits, requirements and pricing.

About Chubb

Chubb Personal Insurance (CPI) is the premier insurer of high-net-worth individuals in the United States. Specializing in the affluent market niche, we offer an array of coverages and services to discerning owners of custom and historic homes, luxury automobiles, jewelry, fine art and other valuable possessions.

Of course, the true test of any insurance company is how it responds to claims. Since 1882, Chubb has been proud to uphold a reputation for fairness and integrity by treating every customer — from notice of claim to resolution — as we would want to be treated.

Our customers can be confident that their assets are insured by a financially secure organization. Chubb receives consistently high ratings for financial strength from A.M. Best Company, a leading independent analyst for the insurance industry.

Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage: Great Northern Insurance Company, Vigilant Insurance Company, Federal Insurance Company, Chubb Custom Insurance Company, Chubb National Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Pacific Indemnity Company, Texas Pacific Indemnity Company, Northwestern Pacific Indemnity Company and Chubb Lloyds Insurance Company of Texas. 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.



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