CHUBB®

Protecting Your Family's Financial Security

Group Personal Excess Liability Insurance from Chubb

Protecting yourself, your family, and your assets starts with thinking about those unexpected "what if" moments – like a car accident, lawsuit, or guest who slips and falls on your property. What if your pet causes an injury or your son or daughter is accused of libel or slander based on a social media post? Without the right insurance coverage, an unfortunate situation can end up costing thousands of dollars out of your pocket.

That's where personal excess liability insurance comes in. If you're in an accident and have liability to a third party, for example, your primary auto, home, boat or recreational vehicle insurance policy might provide your first layer of protection – covering damages, up to the policy's limit. But if the limits aren't enough to cover the damages for which you are liable, a personal excess liability policy can provide an extra layer of protection above and beyond the liability limits of your other policy.

Advantages of Chubb's group insurance

- Higher limits and a level of coverage you may not be able to find elsewhere
- Streamlined underwriting makes it easy to get the coverage you need
- Convenience, as you're not required to report changes to your vehicles, homes, or watercraft
- Group rates

Why Chubb?

Not all excess liability coverage is the same. Here are a few ways Chubb's Group Personal Excess Liability policy stands out:

Our coverage protects you and your reputation:

- **Protection in the courtroom:** Even if your liability limit is exhausted by payments, your coverage for legal defense costs will continue for as long as you need it.
- **Coverage to repair your reputation after a covered loss:** Your policy may cover the cost of hiring representation to help repair your reputation after a covered loss from libel, slander, or a lawsuit.
- **Automatic coverage for not-for-profit directors and officers:** Includes bodily injury, property damage, and personal injury coverage when you act as a non-compensated board member of a not-for-profit board or homeowners association.

Our coverage follows you wherever you go:

- **Worldwide coverage:** Coverage for incidents at home or abroad – including coverage for rental cars anywhere in the world.
- **Protection on the road:** Optional coverage for accidents with an uninsured or underinsured driver.

What else do you need to know?

Below are a few important things to know about Chubb's Group Personal Excess Liability policy.

Who is covered under this policy?

- **You:** The enrolled employee or member ("the insured").
- **Those living with you:** The insured's spouse, domestic partner, relatives, or anyone else under 25 who is being cared for by the insured or a relative and living in the same household as the covered person.
- **Those visiting you:** Anyone using a covered vehicle or watercraft with permission from the insured or family member.

If you choose liability limits of $15 million or more, there may be additional requirements.

If you are electing new Group Personal Excess Liability coverage with liability limits of $15 million or more, your primary homeowner and auto policies will need to be insured through Chubb and additional information will be required.

The following coverages are included with a Chubb Group Personal Excess Liability policy at no additional premium:

Included Coverage	Description	Limit
Uninsured/underinsured liability*	Coverage for bodily or personal injury caused by someone who doesn't have any insurance or enough insurance.	**$1,000,000**
Kidnap expense	Coverage for expenses related to the kidnapping of or ransom for you or a family member.	**$100,000**
Identity theft management services	Coverage and access to a dedicated fraud specialist to help repair and reinstate a stolen identity.	**$25,000**
Reputational injury expense	Coverage for a reputational management firm to minimize harm to you or a family member's reputation as a result of personal injury or property damage.	**$25,000**
Shadow defense expense	Coverage for a law firm of your choice to review and monitor your defense.	**$10,000**
Loss of earnings	Coverage for earnings lost by you or a family member related to a covered claim.	**$25,000**

* Available if Uninsured/Underinsured Motorist (UM/UIM) coverage is selected in all states except NY.



There are required liability limits for your primary policies.

If you don't have certain minimum liability limits on your primary insurance policies, you may end up paying out of pocket if there is a gap in coverage between where your primary policy ends and your excess liability kicks in. The chart below shows the required limits you'll need. **Talk to your group's agent or broker to make sure your underlying policies will protect you without any gaps in coverage.**

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 fewer 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; **OR** • $300,000 bodily injury per person, $300,000 bodily injury per each occurrence; **OR** • $300,000 combined single limit per each occurrence
Watercraft • Less than 26 feet **AND** 50 engine-rated HP or less	• $300,000 per each occurrence
Watercraft • 26 feet or longer up to 42 feet **OR** more than 50 engine-rated HP up to 300 engine-rated HP	• $500,000 per each occurrence



Consider Chubb for your other insurance needs
Chubb is a premium insurer specializing in serving successful families and individuals, offering comprehensive protection for your homes, cars, valuables, and more. Talk to your group program's agent or broker about all your insurance coverage needs, so you can feel confident that you'll be adequately protected in case of a claim.

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