Group Personal Excess Liability Insurance from Chubb

Policy Highlights

With litigiousness in the United States growing at an alarming pace, you are exposed to the risk of a personal lawsuit more than ever before. Group Personal Excess Liability Insurance from Chubb provides additional liability coverage, up to $50 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.

How It Works

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 excess liability 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 Group Personal Excess Liability Insurance from Chubb 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 Group Personal Excess Liability Insurance from Chubb may be lower than what you would pay for comparable coverage under an individual personal excess liability policy. By enrolling as a member of our B&B group, you get additional coverages at no added cost to you—it all adds up to broader protection, with higher limits, at lower costs. Every participant enjoys individual limits which do not erode by claims against other participants.

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 as a non-compensated director or officer of a non-profit organization.

Personal Risk Services

Underlying Home And Auto Requirements For Limits $15M And Higher

New Participants that request limits of $15 Million and higher must have underlying home and auto coverages in place with Chubb. It is subject to prior underwriting review and approval. If you wish to obtain a Chubb auto and home quote, please contact your representative shown on the last page of this summary.

No Mid-Term Policy Changes Necessary

You can add or delete vehicles and drivers, purchase a new home or boat, or make any other changes to your primary coverage without notifying Chubb. Just be certain that you maintain the minimum limits of underlying insurance required, which are outlined further in this summary.

Coverage Options And Costs

Your cost depends on the coverage limits you choose. There is a flat premium 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 and Excess Uninsured/Underinsured Motorist (UM/UIM) Protection. If you join mid-term, your premium will be pro-rated. No commission is payable to any B&B employee for this product, nor can this premium be deducted from your compensation through Brown & Brown.

Table 1
Excess Liability

Coverage*	Annual Premium*
$1 million	$412
$2 million	$569
$3 million	$664
$5 million	$758
$10 million	$1,292
$15 million	$1,946
$20 million	$2,582
$25 million	$2,831
$50 million	Call for an application

Table 2
Additional Excess Uninsured/Underinsured Motorist Protection

Coverage	Annual Premium
$1 million	$49
$2 million	$78
$4 million	$107

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

***NOTE: Coverage automatically includes $1 million Excess Uninsured/Underinsured Motorist Protection. You can increase this limit in additional million dollar increments as shown in Table 2.**

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

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Table 3 Included Coverages	
Coverage	**Annual Premium**
Identity Fraud Expense	Up to $25,000
Kidnap Expense	Up to $100,000
Shadow Defense	Up to $10,000
Reputational Injury	Up to $25,000
Loss of Earnings	Up to $25,000
Defense Costs	Unlimited
D & O's for Not-for-Profits	Policy Limit
D & O's for Condo/Co-Op Associations	Policy Limit
World Wide Coverage	Included

These coverages are included at the amounts shown for all available Excess Liability limit options in Table 1.

Note: Additional Coverage is included up to a maximum of $1,000,000 for the Insured against Uninsured/Underinsured non-auto Exposures created by another person, subject to policy terms and conditions.

Required Primary Underlying Liability Insurance Policy Limits
You and your family members must carry the minimum required underlying coverage limits summarized in the chart below. If you do not, you will have a gap in coverage since Group Personal Excess Liability Insurance from Chubb 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
Personal Liability/Property Damage	$300,000 per each occurrence
Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less 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 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
Watercraft • Less than 26 feet **AND** 50 engine-rated HP or less	• $300,000 per each occurrence
• 26 feet or longer **OR** more than 50 engine-rated HP	• $500,000 per each occurrence

Please Note: If you carry limits under your personal policies that are higher than the minimums required under Group Personal Excess Liability Insurance from Chubb, 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, go to www.bbinsgc.com, click on the B&B Group Personal Umbrella tab, and complete the required online enrollment form. It takes less than 60 seconds to enroll!

Coverage Effective Date
Coverage is effective on the date of binding until policy expiration on December 1. Shortly following your enrollment, you will receive an individual certificate of insurance directly from our Garden City office. Please retain this certificate for your records. A copy of the completed policy can be furnished upon request.

Retirees
B&B employees that retire prior to 12/01/19 will be grandfathered into the program. Any person that retires after 12/01/19 must secure individual coverage.

Cancellation
Please also remember that if you leave Brown & Brown for any reason you must notify us immediately. You can remain covered for a maximum of 60 days past termination. This policy is not convertible to a personal excess liability policy. If you leave the group, or the group policy ceases to exist, your agent or broker can help you replace your coverage.

To File A Claim
Filing a claim is easy. Call 1.800.CLAIMS.0 (1.800.252.4670) 24/7.

For More Information
For questions regarding this program, please call or e-mail (Contact information below)

Last Name	Contact	Phone Number	Email
A-B	Patricia Pajak	(516) 247-5845	PPajak@bbinsgc.com
C-E	Lucy Trop	(516) 247-5898	LTrop@bbinsgc.com
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