



# Group Personal Excess Liability Insurance from Chubb

## Policy Highlights

CHUBB®

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

\$5 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

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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

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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

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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

## 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

1. Your cost depends on the coverage limits you choose. 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.
2. These policies are underwritten through Chubb Custom Insurance Company (Non- Admitted), and therefore are subject to additional Florida Surplus Lines (SL) Taxes/Fees of 5.06% added to the premium.

| Table 1<br>Excess Liability |                           |
|-----------------------------|---------------------------|
| Coverage                    | Annual Premium*           |
| \$1 million                 | \$473 plus \$23.93 SL Tax |
| \$2 million                 | \$708 plus \$35.82 SL Tax |
| \$3 million                 | \$851 plus \$43.06 SL Tax |
| \$5 million                 | \$992 plus \$50.20 SL Tax |

| Table 2<br>Uninsured/Underinsured Motorist<br>Protection |                           |
|--|---------------------------|
| Coverage*  | Annual Premium            |
| \$1 million  | \$146 plus \$7.39 SL Tax  |
| \$2 million  | \$219 plus \$11.08 SL Tax |
| \$3 million  | \$263 plus \$13.31 SL Tax |
| \$5 million  | \$306 plus \$15.48 SL Tax |

**If you do not wish to purchase the uninsured/underinsured motorist coverage you must complete and sign the attached form.**

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

### \*NOTES:

- **Due to changing market conditions and program loss experience, maximum limits offered are now \$5 million. You can purchase limits above this program with an individual personal umbrella from whichever insurer you like, including Chubb, but Chubb will require your primary insurance. You must contact a Chubb Personal Lines agent to secure primary or additional excess liability coverage.**
- **Previously \$1,000,000 Uninsured/Underinsured Motorist Protection was automatically included in the premium. It is now an option to purchase for an additional cost. You can purchase Uninsured/Underinsured Motorist Protection in 1 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.

| <b>Table 3<br/>Included Coverages</b> |                       |
|---------------------------------------|-----------------------|
| <b>Coverage</b>                       | <b>Annual Premium</b> |
| 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.

## 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   |
|---|---|
| <b>Personal Liability/Property Damage</b>   | \$300,000 per each occurrence   |
| <b>Personal Automobile Liability</b> 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; <b>OR</b></li><li>• \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; <b>OR</b></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; <b>OR</b></li><li>• \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; <b>OR</b></li><li>• \$300,000 combined single limit per each occurrence</li></ul> |
| <b>Watercraft</b> <ul style="list-style-type: none"><li>• Less than 26 feet <b>AND</b> 50 engine-rated HP or less</li></ul>   | <ul style="list-style-type: none"><li>• \$300,000 per each occurrence</li></ul>   |
| <ul style="list-style-type: none"><li>• 26 feet or longer <b>OR</b> more than 50 engine-rated HP</li></ul>  | <ul style="list-style-type: none"><li>• \$500,000 per each occurrence</li></ul>   |

**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](http://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. Once completed, you will receive an invoice for the premium and tax, which must be paid in full before coverage takes effect.

## 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)

| <u>Last Name</u> | <u>Contact</u>      | <u>Phone Number</u> | <u>Email</u>   |
|------------------|---------------------|---------------------|--|
| A-B              | Patricia Pajak      | (516) 247-5845      | <a href="mailto:PPajak@bbinsgc.com">PPajak@bbinsgc.com</a>           |
| C-E              | Lucy Trop           | (516) 247-5898      | <a href="mailto:LTrop@bbinsgc.com">LTrop@bbinsgc.com</a>             |
| F-J              | Megan Palman        | (516) 247-5813      | <a href="mailto:MPalman@bbinsgc.com">MPalman@bbinsgc.com</a>         |
| K-P              | Margaret Brandofino | (516) 247-5840      | <a href="mailto:MBrandofino@bbinsgc.com">MBrandofino@bbinsgc.com</a> |
| Q-S              | Liliana Arana       | (516) 247-5815      | <a href="mailto:LArana@bbinsgc.com">LArana@bbinsgc.com</a>           |
| T-Z              | Mercedes Marx       | (516) 247-5818      | <a href="mailto:MMarx@bbinsgc.com">MMarx@bbinsgc.com</a>             |

Chubb. Insured.<sup>SM</sup>

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [new.chubb.com](http://new.chubb.com). Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600 Form 06-01-0034 (Rev. 3/17)

Rejection Form **Excess Uninsured/Underinsured Motorists Protection**  
**(Excess UM/UIM)**

**Name and address of Insured**

**Effective date**

**Issued by** Chubb Custom Insurance Company

**Policy period**

**If you have any questions, please contact your account representative on the previous page.**

Brown & Brown of Garden City, Inc.  
595 Stewart Ave, Suite 700  
Garden City, NY 11530

We make available excess uninsured/underinsured motorists protection under your group personal excess liability coverage. Excess uninsured/underinsured motorists protection provides excess coverage for bodily injury and property damage caused by owners or operators of uninsured or underinsured motor vehicles. Please refer to your Chubb Group Personal Excess Liability policy for a complete explanation of your coverage and the required primary underlying insurance.

There are several options of excess uninsured/underinsured motorists protection available to you. They range from rejecting the coverage entirely to purchasing coverage in various amounts. Selecting a lower amount of excess UM/UIM protection will reduce your premium. If you have any questions or need additional information, please call your agent or broker at the telephone number above.

Please indicate below which option of excess uninsured/underinsured motorists protection you would like on your group personal excess liability policy, sign and return this completed form to us.

**CHECK ONLY ONE OF THE FOLLOWING**

I reject excess uninsured/underinsured motorist protection entirely. By rejecting excess uninsured/underinsured motorist protection, uninsured/underinsured liability coverage will also not be included on the policy.

I elect the following amount of excess uninsured/underinsured motorists protection. I understand that the amount of excess uninsured/underinsured motorists protection I elect must be equal to or less than my excess liability coverage amount of coverage unless I request the lower amount shown below.

\$

\_\_\_\_\_  
Signature of any individual named in the  
Coverage Summary Certificate

\_\_\_\_\_  
Date

(Note: The signature of any individual named in the Coverage Summary Certificate affirms that the elections made on this form apply to all individuals named in the Coverage Summary Certificate, and any other person or entity entitled to coverage under the policy indicated at the top of this form.)

Chubb Group of Insurance Companies ("Chubb") is the marketing name used to refer to the insurance subsidiaries of The Chubb Corporation. 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 Chubb Group of Insurance Companies.

Actual coverage is subject to the language of the policy.

Chubb Personal Insurance, P.O. Box 1600, Whitehouse Station, NJ08889-1600