

Policy Highlights

Chubb personal excess liability insurance provides additional liability coverage up to \$10 million (over \$10 million requires underwriting) 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.

PERSONAL EXCESS LIABILITY INSURANCE FROM CHUBB

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 “umbrella 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 Chubb’s personal excess liability insurance would be the final level of coverage for a covered claim after all other applicable policy limits are exhausted.

MORE FOR LESS

The cost for Chubb’s personal excess liability insurance here may be lower than what you would pay for comparable coverage elsewhere. By enrolling through Chubb here, you may get additional coverages at no added cost to you—it all adds up to broader protection, with higher limits, at lower costs.

COVERAGE FOR YOU—AND YOURS

If you elect to enroll, the plan automatically covers you, your spouse or domestic partner, any household member under age 25. Your coverage extends to “permissible use”, meaning anyone who uses a covered vehicle or watercraft with permission from you or a family member.

COVERAGE OPTIONS AND COSTS

Personal excess liability insurance from Chubb provides you or a family member with broad protection and liability limits in excess of your primary auto, homeowners, renters, recreational vehicle, motorcycle and watercraft insurance. Your cost depends on the coverage limits you choose.

(continued)



REQUIRED PRIMARY UNDERLYING LIABILITY INSURANCE POLICY LIMITS

You and your family members should carry the minimum required underlying coverage limits summarized in the chart below. If you do not, you may have a gap in coverage since the personal excess liability insurance policy 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
HOME	Personal Liability and Property Damage	<ul style="list-style-type: none"> • \$300,000 per each occurrence
AUTO	Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels <i>(Registered Vehicle)</i>	<ul style="list-style-type: none"> • \$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 <i>(Unregistered Vehicle)</i>	<ul style="list-style-type: none"> • \$300,000 bodily injury and property damage per each occurrence
	Uninsured Motorist and Underinsured Motorist Protection	<ul style="list-style-type: none"> • \$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	Watercraft • Less than 26 feet or less than 50 engine rated Horse Power	<ul style="list-style-type: none"> • \$300,000 per each occurrence
	• More than 26 feet or more than 50 engine rated Horse Power *Over 42 ft. or more than 300 HP excluded	<ul style="list-style-type: none"> • \$500,000 per each occurrence

PLEASE NOTE: If you carry limits that are higher than the minimums required under the plan, 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. Visit voluntary benefits central on TriNet (Login.TriNet.com) then click on Benefits > Voluntary Benefits Central and scroll down to Chubb personal excess liability insurance. Then, click on “View Details” then select “Go to Website.” You are leaving the TriNet platform to launch the Chubb enrollment site.

FOR MORE INFORMATION

To learn more about Chubb personal excess liability insurance call 973.805.3422 or email pelservices@nfp.com

Representatives are available Monday through Friday, 9 a.m. to 5 p.m. ET.