

Protect your own success story

Personal Excess Liability Insurance

PRIVATE CLIENT GROUP



# Protect yourself against a worst-case scenario

If a lawsuit threatens the lifestyle you've built, Chartis will be there. Our Private Client Group offers up to \$100 million in coverage to safeguard your family and assets against claims of personal injury or property damage.

Following are just a few of the many advantages of our personal excess liability insurance:

## Comprehensive coverage

Liability risk is everywhere: at home, on the road, on vacation and in the community. We offer broad protection for your busy lifestyle, covering incidents ranging from auto accidents to slander. Our policy also helps eliminate gaps when covered events are excluded by your primary policy.

## Worldwide protection

You are covered for personal injury (including libel and slander) and property damage claims no matter where the incident happens.

## Choice of legal representation

Most insurance providers assign an attorney to defend you, leaving you out of the process entirely. Private Client Group is different. To ensure your best interests are considered, you can choose from a roster of preeminent law firms specializing in all aspects of litigation. In addition, funds<sup>1</sup> are available for your personal attorney to shadow the case.

## Defense costs outside policy limits

We cover legal expenses without compromising your coverage. Some insurance providers include defense costs within the policy limits, which can quickly erode your coverage during a lengthy trial.

## Protection on the road

Add up to \$10 million in coverage to protect yourself in the event of an accident caused by an uninsured or underinsured driver.

## Coverage for employee-driven lawsuits

It's not uncommon for nannies, housekeepers, private assistants, gardeners or others to take their employers to court. Our Employment Practices Liability Insurance (EPLI) option responds to allegations of sexual harassment, wrongful termination, discrimination and more. If an EPLI claim poses a threat to your reputation, additional funds<sup>2</sup> can be used to cover the fees of a public relations firm. We also offer complimentary access to background checks on domestic staff—helping you ensure that those taking care of your family and property are both qualified and credible.

## Serving your community without worry

Not-for-profit organizations typically operate on tight budgets and carry a minimal amount of liability insurance. If you or your spouse sit on the board of a not-for-profit organization<sup>3</sup>, you can add up to \$1 million of protection on top of existing board coverage.

<sup>1</sup> Up to \$10,000 (higher limits available); some restrictions may apply.

<sup>2</sup> Up to \$25,000; some restrictions may apply.

<sup>3</sup> Qualifying organization is defined in the policy as any not-for-profit organization qualifying under Section 501(c) (3), (4) or (7) of the Internal Revenue Code, some exceptions apply.



## The importance of ample coverage

The liability coverage included within homeowners, auto and yacht policies is considered primary insurance; it responds first in the event of a claim. Excess liability insurance responds after primary coverage limits are exceeded. For example, the liability limit on many homeowners' policies is \$300,000. If someone is injured on your property and awarded damages above that, you're personally responsible for the remaining balance, including legal fees.

It's an unfortunate fact that accidents can stem from everyday activities and lead to costly lawsuits. Here are a few real-life scenarios:

*A house guest dove into a pool, sustained injuries and became paralyzed from the waist down. Claiming the injuries resulted from poor lighting in the pool area, the guest sued the homeowner for \$30 million.*

*A teen was driving a "souped up" golf cart and made a sudden turn. Her friend was ejected from the cart and sustained a serious head injury. The accident resulted in a seven-figure settlement.*

*A newly retired executive was rear-ended and tragically sustained fatal injuries. The driver at fault had policy limits of only \$400,000—not nearly enough to properly compensate the estate and family.*

## We're on your side

If your assets and reputation are on the line, you can count on Private Client Group. We pride ourselves on offering unprecedented flexibility, choice and support when you need it most, and we respond to all new claims on the same day of report.

*A policyholder was accused of making false and defamatory statements in an e-mail that caused loss of income and pain and suffering. She did not write the original message but was accused of adding in the plaintiff's personal information. We conducted a forensic investigation of the electronic media and proved that the message contents had not been edited. Faced with this information, the plaintiff voluntarily dropped the suit.*

*A house guest was seriously injured by a policyholder's child. We worked to reach an amicable settlement with the injured guest and allowed the policyholder's personal attorney to participate in the settlement negotiations. As a result, the guest accepted a settlement without retaining an attorney.*



## More than just insurance

Comprehensive coverage is just the beginning. Private Client Group can help:

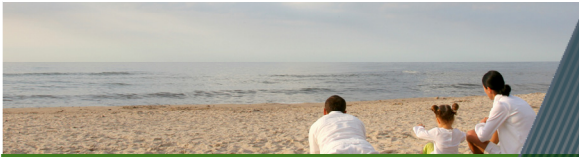
- Reduce the chance of property damage
- Maximize safety
- Ensure that the right amount of coverage is in place
- Offer unparalleled support at claim time

## Insurance for your world

Our program considers your assets as well as your lifestyle. Policies complement one another, helping eliminate gaps or overlaps in coverage. Look to us to safeguard all that you hold dear by covering:

- Homes
- Excess Liability
- Yachts
- Automobiles
- Private Collections
- And more...





## Personal Excess Liability Insurance

### Protect your own success story

Coverage feature	What it means	Why it matters
<b>Comprehensive coverage</b>	We provide broad protection in the event that a liability loss exceeds the coverage limits in your primary insurance policies.	We include a “drop down” feature to help eliminate potential gaps when covered incidents are excluded by your primary policy.
<b>Worldwide coverage</b>	Receive worldwide protection for personal injury (including libel and slander) and property damage; coverage also is provided for owned and non-owned vehicles, homes and watercraft.	You are covered no matter where an incident happens. Global resources can facilitate claims while abroad.
<b>High limits</b>	Up to \$100 million in coverage is available. You can purchase limits in increments of \$1 million, which enables you to consider your individual needs.	If a lawsuit puts your personal wealth at risk, the last thing you want to worry about is running out of insurance. Most insurance companies can’t provide enough coverage to protect successful individuals and families.
<b>Choice of defense representation</b>	You can play an active role in selecting your legal representation from Private Client Group’s extensive list of carefully screened litigation specialists.	Most insurance providers assign an attorney to defend you, and your involvement is not permitted.
<b>Expanded defense</b>	Your personal attorney can participate in the defense strategy, and you can be reimbursed for some of the related expenses (\$10,000 included; up to \$100,000 available).	Your personal attorney can participate. If you have a trusted legal advisor, he/she can ensure that your best interests are considered.
<b>Defense costs</b>	We pay defense costs <i>outside of</i> your policy limits.	Some liability lawsuits can drag on for months or even years, accruing large legal bills. If defense costs were included <i>within</i> your policy limits, your protection could erode quickly and leave you with hefty out-of-pocket expenses.



## Personal Excess Liability Insurance

Coverage feature	What it means	Why it matters
<b>Uninsured/underinsured motorist coverage (optional)</b>	Up to \$10 million in coverage is available for accidents involving underinsured or uninsured drivers.	An estimated one in six drivers is uninsured. <sup>1</sup> In addition, those with insurance may not have enough coverage to properly compensate you for your loss.
<b>Employment practices liability insurance (optional)<sup>2</sup></b>	For those with five or fewer private staff, this option protects against allegations such as sexual harassment, wrongful termination and discrimination. In addition, a \$25,000 “crisis fund” is available for public relations costs associated with a claim.	In today’s litigious society, it’s not uncommon for nannies, housekeepers, drivers, personal assistants, gardeners or others to take their employers to court.
<b>Not-for-profit board liability coverage (optional)</b>	Coverage is available if you and/or your spouse sit on the board of up to five qualifying <sup>3</sup> not-for-profit organizations. This optional coverage enhancement provides up to \$1 million of protection on top of existing board coverage.	If a board on which you sit is named in a liability lawsuit, the organization’s insurance coverage may not be enough to pay damages. If coverage runs out, board members could be held personally responsible.

<sup>1</sup>*Economic Downturn May Push Percentage of Uninsured Motorists to All-Time High*, The Insurance Research Council, 1-29-2009, [http://www.ircweb.org/News/IRC\\_UM\\_012109.pdf](http://www.ircweb.org/News/IRC_UM_012109.pdf).

<sup>2</sup>A separate policy is available for those with more than five domestic employees on staff.

<sup>3</sup>Qualifying organization is defined in the policy as any not-for-profit organization qualifying under Section 501(c) (3), (4) or (7) of the Internal Revenue Code; some exceptions apply.

Insurance is underwritten by a member company of Chartis. This is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions, and are subject to underwriting review and approval.

Chartis is a world-leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, Chartis has one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength.

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current agent or broker doesn't have access to our program, visit [www.chartisinsurance.com/pcg](http://www.chartisinsurance.com/pcg) to locate a trusted representative in your area.



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