

Group Personal Excess Liability Frequently Asked Questions

What is Group Personal Excess Liability Coverage?

Now more than ever, Americans face a number of risks that threaten financial assets and lifestyles. Group Personal Excess Liability Insurance offers a solution to help preserve your assets in the face of an ever-increasing array of financial loss exposures.

How does it work?

Group participants have a range of limits to choose from and are charged the corresponding premium. Participants receive an added layer of insurance coverage that sits above their auto, home and watercraft insurance. This layer of coverage is extremely important because personal liability lawsuits can run into the multi-million dollar range, and in such cases, underlying personal liability coverage is not enough.

What is covered under the Group Policy?

Group Personal Excess Liability Insurance 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 policies. Coverage includes personal injury and property damages for which you or a covered household member may be legally responsible in the event of a personal liability lawsuit. Large watercraft and personal watercraft are covered on a first-dollar basis if rented or furnished for 60 days or less. Defense costs for a covered loss are at the insurance company's expense and in addition to the policy limit.

Who is covered within the Group Policy?

A "covered person" includes the person who enrolls as a part of the group policy (as shown on participant list) and that person's spouse or domestic partner, any relative, or any person under 25 who is in the insured's or the relative's care, all of whom must be residents of the same household. Additionally, coverage extends to "permissible user," which includes any person using a covered vehicle or watercraft with permission from the certificate holder or a family member with respect to their legal responsibility arising out of its use.

What types of injuries are included in the Personal Injury Coverage?

“Personal Injury” includes: shock, mental anguish, or mental injury; false arrest, false imprisonment, or wrongful detention; wrongful entry or eviction; malicious prosecution or humiliation; libel, slander, defamation of character, or invasion of privacy; and bodily injury including sickness or disease that results from physical bodily harm.

Are professional & business activities included?

Professional activities are included in the coverage, but incidental business/farming activities and property are covered by the group liability policy (from Chubb), subject to the limitation and exclusions stated in the policy under “business pursuits.”

Is coverage included for a director or officer (of a not-for-profit organization)?

Coverage is included for a covered person’s actions or failure to act arising from activities as a non-compensated director or officer of a not-for-profit organization.

I already have an individual excess policy. Will the group personal excess liability insurance be in excess of that policy?

Group Personal Excess Liability is intended to replace your existing individual excess liability policy. Since group rates are typically lower than individual policy rates, the cost to you for a group policy may be lower than what you would pay for comparable coverage under your individual policy.

Can group personal excess liability insurance be converted to a personal umbrella policy if I leave the group or if the group policy ceases to exist?

No, the policy is not convertible. We recommend that you talk with your personal agent or broker to replace your coverage. There is a 60-day extension for individuals who are no longer eligible for the group, but in no event does such coverage go beyond the expiration date of the policy.

I have additional questions. Where can I get more information?

To learn more about Group Personal Excess Liability Insurance from Chubb, contact:
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