

Group Personal Excess Liability Insurance from Chubb

Required Primary Underlying Liability Insurance Policy Limits

Excess Liability insurance is a critical but often overlooked component of personal risk management. It provides additional protection that is designed to apply should the costs of a lawsuit or damages exceed the liability limits of your primary policies for home, automobile, watercraft, and recreational vehicles. For example, if you have a car accident, your primary auto insurance policy would be your first layer of coverage, and Group Personal Excess Liability Insurance from Chubb would be additional coverage after all other applicable policy limits are exhausted.

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.

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.

Coverage	Underlying Limits
Personal Liability/Property Damage	<ul style="list-style-type: none"> • \$300,000 per each occurrence
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 / Underinsured Motorist Protection	<ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence; OR • \$300,000 combined single limit per each occurrence
Watercraft • Less than 26 feet AND 50 engine-rated HP or less	<ul style="list-style-type: none"> • \$300,000 per each occurrence
Watercraft • 26 feet or longer up to 42 feet OR more than 50 engine-rated HP up to 300 engine-rated HP	<ul style="list-style-type: none"> • \$500,000 per each occurrence

