



GROUP PERSONAL UMBRELLA LIABILITY PROGRAM

Putting in place a Group Personal Excess Liability program enables organizations to attract and retain key individuals by providing them with a financial benefit. In today's litigious society, they can become targets of personal liability lawsuits. Allow your top employees to focus on their work worry-free, knowing that they are adequately protected.

Program benefits

Up to 50% savings on the Personal Excess Liability premiums of standard carriers

Personal Excess Liability limits up to \$50 million

Excess Uninsured/Underinsured Motorist Protection limits up to \$10 million

Defense costs provided outside of the individual coverage limit

Worldwide coverage

Easily tailored to organizational needs

Flexible underwriting

Ease of administration - one effective date, one premium payment

E&O coverage available for plan administrators

EPL, Non-Profit D&O and Family Trust coverage available

Target organizations

Law firms

State BAR associations

Public accounting firms

Single- and multi-family offices

Large, privately-held companies

Association groups

Important Notice: This brochure contains only a general description of coverages provided. Coverage terms are subject to change and can vary by state. These descriptions do not include all of the benefits and limitations found in the policy. The insurance policy itself, not the descriptions above, will form the contract between the policyholder and the insurance company.