



OUR GROUP PERSONAL EXCESS & UMBRELLA LIABILITY PROGRAM PROVIDES PERSONAL LIABILITY COVERAGE FOR INDIVIDUALS WHO ARE PART OF A GROUP. IT AFFORDS EXCESS LIABILITY COVERAGE IN THE EVENT OF AN UNINSURED LOSS OR UNFUNDED LIABILITY JUDGEMENT.

#### Features of our Program include:

- **Coverage Highlights**

- Comprehensive policy form with broad coverage
- Limits available up to \$10 million per individual member
- Reasonable minimum required underlying limits
- Defense expenses in addition to policy limits
- Includes coverage for domestic partners
- Includes bodily injury, property damage, and personal injury coverage for directors and officers of a not-for profit organization, including a condominium, cooperative or homeowners association at policy limits.
- Includes coverage for a legal business owned and operated from your residence
- Includes coverage for tenant property
- Includes drop down coverage for automobiles, watercraft or recreational vehicles hired for less than 30 days-no restriction on the size or speed of the watercraft.

- **Program Highlights**

- Competitive, affordable group rates
- Flexible product tailored to meet specific needs
- Easy, concise group application-no individual applications
- No intrusive home inspections or telephone surveys

► **FOR ADDITIONAL INFORMATION** please contact:

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#### Target Professional Groups:

- Doctor's Groups
- Hospitals
- Educational Institutions
- Brokerage Firms
- Public Relations Firms
- Advertising Agencies
- Companies with greater than 10 employees



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