

Private Client Group

Group Excess Liability
Program



About Group Excess Liability



What is group excess liability?

A group excess liability policy provides excess liability and uninsured/ underinsured motorist liability coverage over and above your primary liability for homes, automobiles and watercraft.



Who is eligible?

As determined by company



What are the benefits?

It provides an option for higher liability limits at a reduced cost; many times it is a significant savings with limited underwriting.

Why purchase personal excess liability? - Claim Examples



Real Life Claims Scenario #1

While taking items to his trash, a man was attacked by a neighbor's three dogs, which had escaped through an open gate on the neighbor's property. The man sustained multiple lacerations to both legs and a lower back injury. Judgment: \$7.7 million.



Real Life Claims Scenario #2

22 year old daughter of a participant struck two cyclists with her auto as the sun was in her eyes. One cyclist sustained minor injuries and the other was killed. The payout on the claim to the husband and adult children was settled at \$1.8 million under the excess liability policy. The automobile policy paid out maximum limits of \$300k.



Real Life Claims Scenario #3

A 12 year old boy was rendered a quadriplegic when he was injured while swimming in an above ground pool. At the time of the incident several 12 year old's were playing in the pool unsupervised. The claim had a value in excess of \$8 million and the homeowner could have risked the loss of their home if they had insufficient limits.

How to Determine the Appropriate Liability Limit

Market Value of Your Home + Your Assets + Earnings = Starting Amount of Liability Protection

A few questions that you may want to consider to determine your level of risk:

- Do you have underage household drivers?
- Do your children use social media?
- Do you own a pool or a trampoline on your property?
- Do you own a watercraft?
- Do you entertain guests at your home?
- If someone Googled you, what would they see? (i.e., profession)

If you answered "Yes" to any of the above, you may want to consider higher limits.

What enhanced coverage is included?



Vault – Excess and UM/UIM Liability Coverage

Excess Liability Coverage Liability premium does not include tax or admin fee.		
Limit of Liability	Annual Rate per Participant Higher Underlying Limit	Annual Rate per Participant Lower Underlying Limit *8% Premium Increase
\$5,000,000	\$810	\$875
\$10,000,000	\$1,460	\$1,560
\$15,000,000	\$2,400	\$2,610
\$20,000,000	\$3,860	\$4,200
\$25,000,000	\$4,900	\$5,320
\$30,000,000	\$6,080	\$6,600

Uninsured Motorists/Underinsured Motorists Coverage \$1M limit is provided with basic policy. Additional limit can be purchased up to \$10M in total coverage. This limit of coverage cannot exceed the limit of liability selected

Limit of Liability	Annual Rate per Participant
·	Included
\$1,000,000	
\$2,000,000	\$140
\$3,000,000	\$300
\$5,000,000	\$1,100
\$10,000,000	\$2,250



Vault Optional Coverage

Employment Practices Liability

This coverage is designed for individuals who have 5 or fewer resident employees working 15 hours or more per week in the U.S. Protection is provided against employment-related discrimination, sexual harassment, and wrongful termination.

Questionnaire required; underwriting will apply.

Any One Occurrence	\$250,000
Maximum Annual Amount	\$500,000
Deductible	\$25,000
Cost per Participant	\$650

Non-Profit Directors & Officers Liability Coverage

This coverage excludes boards in the business of healthcare of any type, secondary education institutions including a college, university or any other organization providing a post 12th grade education other than an alumni association and/or any organization involving children. The board must carry \$1,000,000 underlying.

Questionnaire required; underwriting will apply.

Maximum Annual Amount:	\$1,000,000
Deductible:	\$10,000
Cost per participant:	\$350

Family Trust Management Practices Liability

The coverage protects the insured against an error/omission/failure to render services while acting in the capacity of a trustee. Family Trust means a trust for a person, who is related to you by blood, marriage, adoption or for which you are a legal guardian. It does not include your family trust where you are the sole beneficiary.

Questionnaire required; underwriting will apply.

•	
Maximum Annual Amount:	\$1,000,000
Deductible:	\$25,000
Cost per participant:	\$350



What are minimum required underlying limits of liability?

	Coverage	Minimum Limit
Home/Personal Liability	Personal Liability on Homeowner's Policy Short-Term Residential Renters' Property Liability *A Maximum of FIVE Rental Units are Covered.	\$500,000 \$1,000,000
	Automobile Liability (Private Passenger Automobile, Motorcycle or Motor Home, Licensed or Unlicensed Recreational Vehicles	\$500,000/\$500,000 Bodily Injury and \$100,000 Property Damage OR \$500,000 Combined Single Limit
	Uninsured/Underinsured Motorist Liability	\$500,000/\$500,000/Bodily Injury and \$100,000 Property Damage OR \$500,000 Combined Single Limit
Automobile Liability	Optional Auto and Uninsured/Underinsured underlying for an additional 8% premium charge.	\$250,000/\$500,000 Bodily Injury and \$100,000 Property Damage OR \$300,000 Combined Single Limit
Watercraft Liability	Under 26 Feet in Length or Under 50 Horsepower 27-42 Feet in Length and a Hull Value Less than \$1,000,000 43-65 Feet in Length and a Hull Value Less than \$1,000,000 *Watercrafts over 65 feet in length or with a hull value of more than \$1,000,000 are excluded.	\$300,000 \$500,000 \$1,000,000
Non-profit D&O Liability	Non-Profit Director's and Officer's Liability (Board Must Carry)	\$1,000,000

How to Register

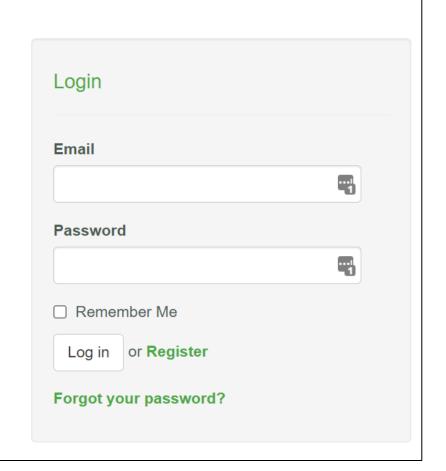
Welcome to Group Excess Liability Insurance Website

Access the Group Excess Liability Insurance program to select your coverage and:

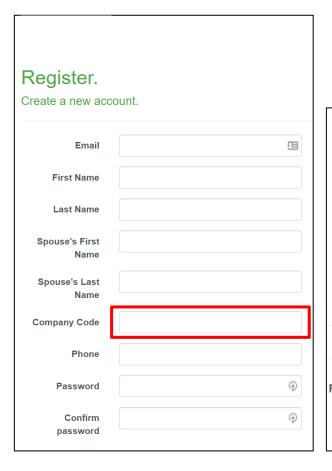
- Learn more about Group Excess Liability Insurance benefits
- Review Frequently Asked Questions page
- Contact Us

Online enrollment is quick and easy. Get started with your coverage today!



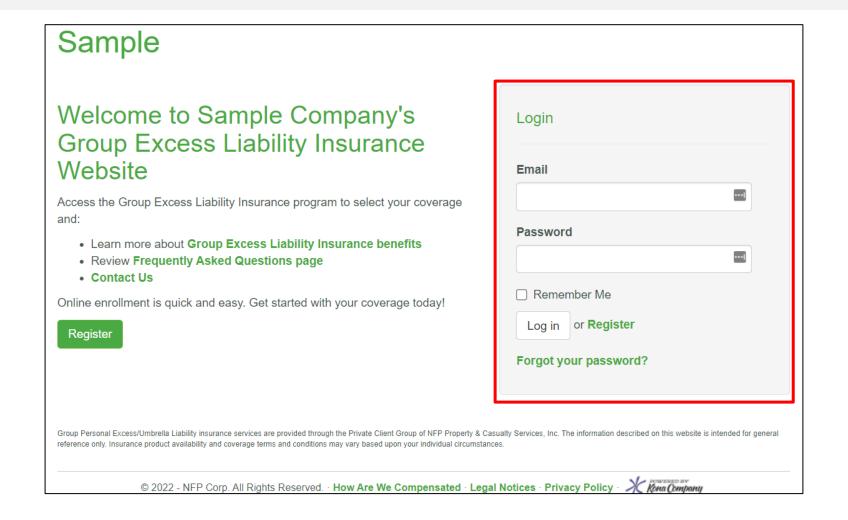


Register

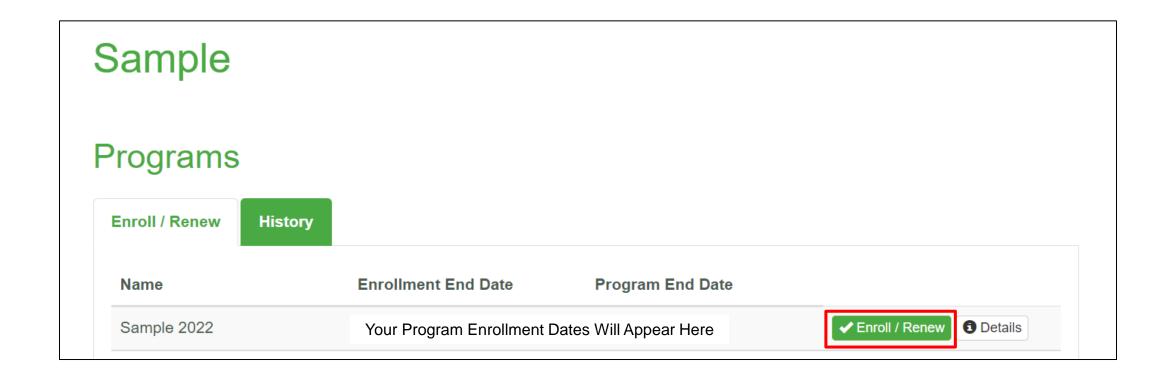


Address 1	
Address 2	
City	
State	Alabama
Zip	
Referred By	
	Register

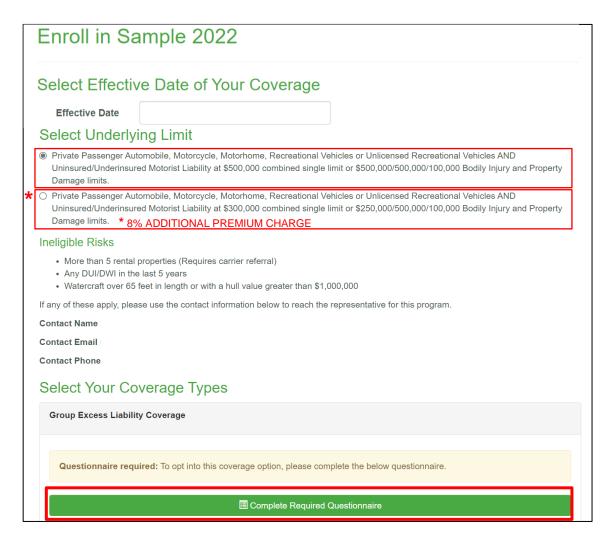
Website Demo – Log In



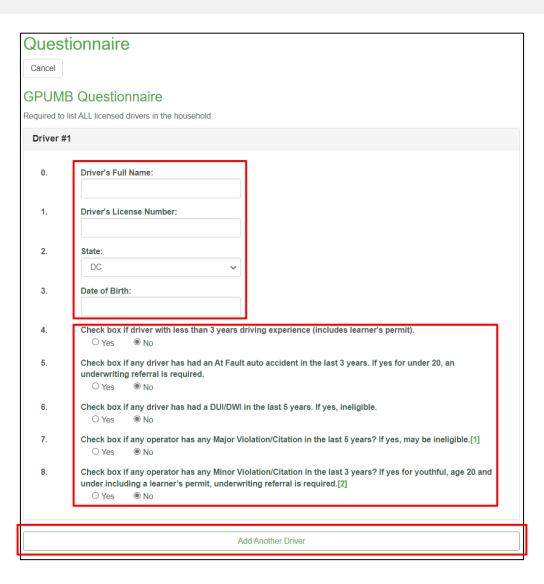
Enroll Into the Program



Select Underlying Auto Limit and Complete Questionnaire



Questionnaire



Questionnaire

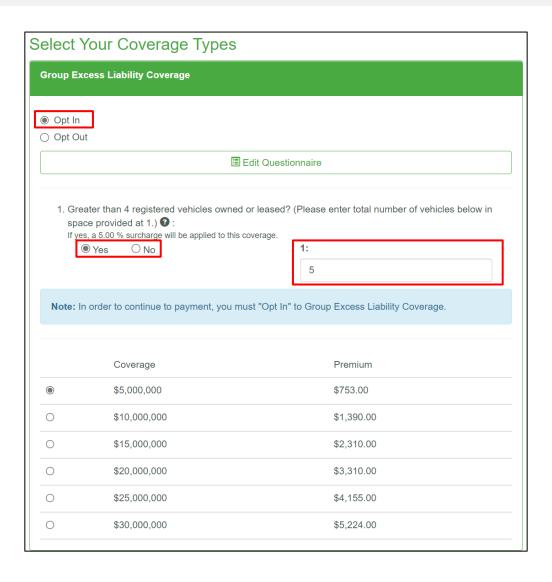
		Add Another Driver
1.	Number o	of Registered Vehicles owned or leased:
2.		NOTE, a 5% debit will apply on households with more than 4 automobiles.
3.	Number o	f Residences:
	0	
		dress of all residences owned outside of the United States n order for coverage to apply regardless of whether others or not. Maximum # of 5 to be covered under the Vault E&S policy:
	1:	
	2:	
	3:	
	4:	
	5:	
4.	Total # of	Residences Rented to Others:
	0	
		ddress of each residential rental, with a maximum # of 5 to be covered under the Vault E&S policy:
	1:	
	2:	
	3:	
	4:	
	5:	



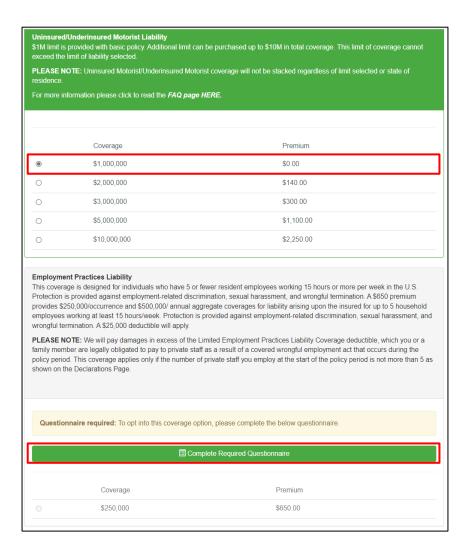
Submit Questionnaire

5.	Have you had any homeowner LIABILITY claims (dog bite, slip and fall, etc)? O Yes No		
	If yes, please	describe the loss:	
	I		
6.	Have you had	i any automobile LIABILITY claims (injuries to another party with a suit)? ● No	
	If yes, please	describe the loss:	
7.	Liet ell eumes	***	
7.		d watercraft. length and value (cannot exceed 65' or \$1.000.000 in hull value). Excludes all that exceed .000,000 in hull value or watercraft owned by an LLC which exceeds 25':	
	1:		
	2:		
	3:		
	4:		
	5:		
	PLEASE NOT	E: Coverage will not be bound until underwriting approves this questionnaire.	
8.	reporter; Spo Stage, film, te elected or ap	ured qualify as a high profile individual including (current or retired): National newscaster, editor, or orts figure, athlete, coach, owner, or general manager for a national team; State or national politician; selevision, performance, or recording artist; Author; Public Lecturer; Federal or state judges, whether pointed? No	
PLEASE NO Slander.	OTE: Coverage n	may not be bound until underwriting approves this questionnaire. Personal Injury may not include Libel and	
For more inf	ormation on the	definition of High Profile Individual please click HERE.	
AutoTheft/F		s include: cle, Drag Racing, DUI Driving Under the Influence, Driving Under Suspension, Fleeing from Police, Leaving the ss Driving, Refusal to Test, Vehicular Homicide, and Driving Without Owner's Consent.	
		is any moving violation/citation that is not defined as a major violation/citation.	
Submit Qu	uestionnaire		

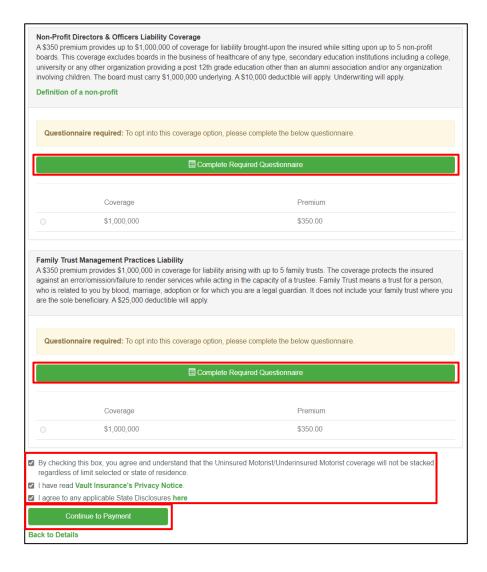
Opt In and Select Coverage



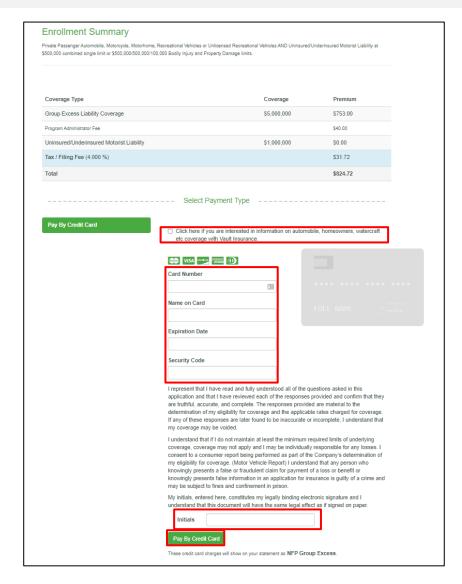
Select Coverage - EPL Coverage is Optional



Non-profit D&O, Family Trust - Optional Coverage

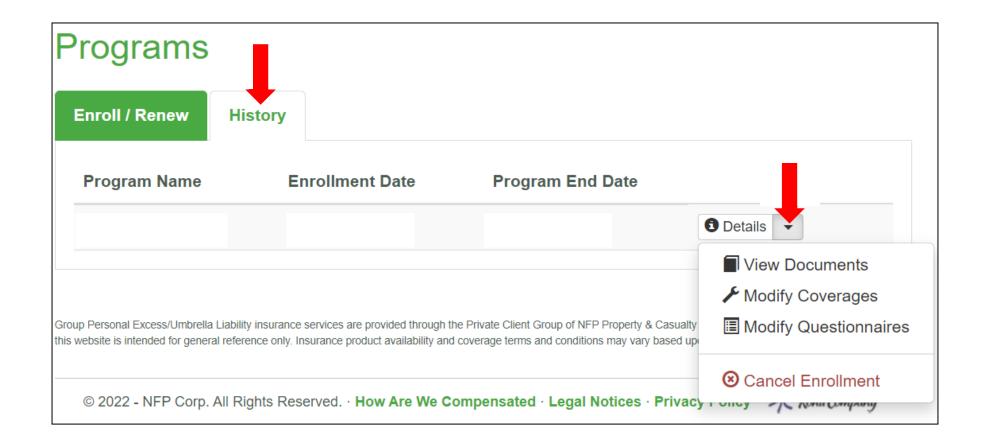


Pay For Coverage





To Modify Coverage And Questionnaire





NFP.com

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