



Private Client Group

Group Excess Liability
Program

2024



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?



\$1 million of Uninsured and Underinsured Motorists Liability.



Personal Injury (Libel and Slander)
This coverage may be excluded for High Profile Individuals



\$10,000 for private counsel of client's choice to review and consult on a covered loss.



\$100,000 Kidnap and Ransom Included



\$25,000 Identity Fraud 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 <i>*8% Premium Increase</i>
\$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
\$1,000,000	Included
\$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 <i>*A Maximum of FIVE Rental Units are Covered.</i>	\$500,000 \$1,000,000
 Automobile Liability	Automobile Liability (Private Passenger Automobile, Motorcycle or Motor Home, Licensed or Unlicensed Recreational Vehicles) Uninsured/Underinsured Motorist Liability Optional Auto and Uninsured/Underinsured underlying for an additional 8% premium charge.	\$500,000/\$500,000 Bodily Injury and \$100,000 Property Damage OR \$500,000 Combined Single Limit \$500,000/\$500,000/Bodily Injury and \$100,000 Property Damage OR \$500,000 Combined Single Limit \$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 <i>*Watercrafts over 65 feet in length or with a hull value of more than \$1,000,000 are excluded.</i>	\$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](#)

Login

Email

Password

Remember Me

[Log in](#) or [Register](#)

[Forgot your password?](#)

Register

Register.
Create a new account.

Email	<input type="text"/>
First Name	<input type="text"/>
Last Name	<input type="text"/>
Spouse's First Name	<input type="text"/>
Spouse's Last Name	<input type="text"/>
Company Code	<input type="text"/>
Phone	<input type="text"/>
Password	<input type="password"/>
Confirm password	<input type="password"/>

Address 1	<input type="text"/>
Address 2	<input type="text"/>
City	<input type="text"/>
State	Alabama
Zip	<input type="text"/>
Referred By	<input type="text"/>
	<input type="button" value="Register"/>

Website Demo – Log In

Sample

Welcome to Sample Company's 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](#)

Login

Email

Password

Remember Me

or [Register](#)

[Forgot your password?](#)

Group Personal Excess/Umbrella Liability insurance services are provided through the Private Client Group of NFP Property & Casualty Services, Inc. The information described on this website is intended for general reference only. Insurance product availability and coverage terms and conditions may vary based upon your individual circumstances.

Enroll Into the Program

Sample

Programs

Enroll / Renew

History

Name

Enrollment End Date

Program End Date

Sample 2022

Your Program Enrollment Dates Will Appear Here

✓ Enroll / Renew

ⓘ Details

Select Underlying Auto Limit and Complete Questionnaire

Enroll in Sample 2022

Select Effective Date of Your Coverage

Effective Date

Select Underlying Limit

Private Passenger Automobile, Motorcycle, Motorhome, Recreational Vehicles or Unlicensed Recreational Vehicles AND Uninsured/Underinsured Motorist Liability at \$500,000 combined single limit or \$500,000/500,000/100,000 Bodily Injury and Property Damage limits.

* Private Passenger Automobile, Motorcycle, Motorhome, Recreational Vehicles or Unlicensed Recreational Vehicles AND Uninsured/Underinsured Motorist Liability at \$300,000 combined single limit or \$250,000/500,000/100,000 Bodily Injury and Property Damage limits. * 8% ADDITIONAL PREMIUM CHARGE

Ineligible Risks

- More than 5 rental properties (Requires carrier referral)
- Any DUI/DWI in the last 5 years
- Watercraft over 65 feet in length or with a hull value greater than \$1,000,000

If any of these apply, please use the contact information below to reach the representative for this program.

Contact Name

Contact Email

Contact Phone

Select Your Coverage Types

Group Excess Liability Coverage

Questionnaire required: To opt into this coverage option, please complete the below questionnaire.

[Complete Required Questionnaire](#)

Questionnaire

Questionnaire

Cancel

GPUMB Questionnaire

Required to list ALL licensed drivers in the household.

Driver #1

0. **Driver's Full Name:**

1. **Driver's License Number:**

2. **State:**

3. **Date of Birth:**

4. **Check box if driver with less than 3 years driving experience (includes learner's permit).**
 Yes No

5. **Check box if any driver has had an At Fault auto accident in the last 3 years. If yes for under 20, an underwriting referral is required.**
 Yes No

6. **Check box if any driver has had a DUI/DWI in the last 5 years. If yes, ineligible.**
 Yes No

7. **Check box if any operator has any Major Violation/Citation in the last 5 years? If yes, may be ineligible.[1]**
 Yes No

8. **Check box if any operator has any Minor Violation/Citation in the last 3 years? If yes for youthful, age 20 and under including a learner's permit, underwriting referral is required.[2]**
 Yes No

Add Another Driver

Questionnaire

Add Another Driver

1. **Number of Registered Vehicles owned or leased:**

PLEASE NOTE, a 5% debit will apply on households with more than 4 automobiles.

2. **Primary Household Address:**

3. **Number of Residences:**

List the address of all residences owned **outside of the United States** in order for coverage to apply regardless of whether rented to 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:**

Must list address 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)?
 Yes No

If yes, please describe the loss:

6. Have you had any automobile LIABILITY claims (injuries to another party with a suit)?
 Yes No

If yes, please describe the loss:

7. List all owned watercraft, length and value (cannot exceed 65' or \$1,000,000 in hull value). Excludes all that exceed 65' and/or \$1,000,000 in hull value or watercraft owned by an LLC which exceeds 25':

1:

2:

3:

4:

5:

PLEASE NOTE: Coverage will not be bound until underwriting approves this questionnaire.

8. Does any insured qualify as a high profile individual including (current or retired): National newscaster, editor, or reporter; Sports figure, athlete, coach, owner, or general manager for a national team; State or national politician; Stage, film, television, performance, or recording artist; Author; Public Lecturer; Federal or state judges, whether elected or appointed?
 Yes No

PLEASE NOTE: Coverage may not be bound until underwriting approves this questionnaire. Personal Injury may not include Libel and Slander.

For more information on the definition of High Profile Individual please click [HERE](#).

[1] A Major Violation/Citations include:
Auto Theft/Felony Motor Vehicle, Drag Racing, DUI Driving Under the Influence, Driving Under Suspension, Fleeing from Police, Leaving the Scene, Open Bottle, Reckless Driving, Refusal to Test, Vehicular Homicide, and Driving Without Owner's Consent.

[2] A Minor Violation/Citation is any moving violation/citation that is not defined as a major violation/citation.

Submit Questionnaire


Opt In and Select Coverage

Select Your Coverage Types

Group Excess Liability Coverage

Opt In
 Opt Out

[Edit Questionnaire](#)

1. Greater than 4 registered vehicles owned or leased? (Please enter total number of vehicles below in space provided at 1.)  :
If yes, a 5.00 % surcharge will be applied to this coverage.

Yes No

1:

Note: In order to continue to payment, you must "Opt In" to Group Excess Liability Coverage.

	Coverage	Premium
<input checked="" type="radio"/>	\$5,000,000	\$753.00
<input type="radio"/>	\$10,000,000	\$1,390.00
<input type="radio"/>	\$15,000,000	\$2,310.00
<input type="radio"/>	\$20,000,000	\$3,310.00
<input type="radio"/>	\$25,000,000	\$4,155.00
<input type="radio"/>	\$30,000,000	\$5,224.00

Select Coverage – EPL Coverage is Optional

Uninsured/Underinsured Motorist Liability
\$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.
PLEASE NOTE: Uninsured Motorist/Underinsured Motorist coverage will not be stacked regardless of limit selected or state of residence.
For more information please click to read the [FAQ page HERE](#).

Coverage	Premium
<input checked="" type="radio"/> \$1,000,000	\$0.00
<input type="radio"/> \$2,000,000	\$140.00
<input type="radio"/> \$3,000,000	\$300.00
<input type="radio"/> \$5,000,000	\$1,100.00
<input type="radio"/> \$10,000,000	\$2,250.00

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. A \$650 premium provides \$250,000/occurrence and \$500,000/ annual aggregate coverages for liability arising upon the insured for up to 5 household employees working at least 15 hours/week. Protection is provided against employment-related discrimination, sexual harassment, and wrongful termination. A \$25,000 deductible will apply.
PLEASE NOTE: We will pay damages in excess of the Limited Employment Practices Liability Coverage deductible, which you or a family member are legally obligated to pay to private staff as a result of a covered wrongful employment act that occurs during the policy period. This coverage applies only if the number of private staff you employ at the start of the policy period is not more than 5 as shown on the Declarations Page.

Questionnaire required: To opt into this coverage option, please complete the below questionnaire.

Coverage	Premium
<input type="radio"/> \$250,000	\$650.00

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

Non-Profit Directors & Officers Liability Coverage
A \$350 premium provides up to \$1,000,000 of coverage for liability brought-upon the insured while sitting upon up to 5 non-profit boards. 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. A \$10,000 deductible will apply. Underwriting will apply.

Definition of a non-profit

Questionnaire required: To opt into this coverage option, please complete the below questionnaire.

[Complete Required Questionnaire](#)

Coverage	Premium
<input type="radio"/> \$1,000,000	\$350.00

Family Trust Management Practices Liability
A \$350 premium provides \$1,000,000 in coverage for liability arising with up to 5 family trusts. 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. A \$25,000 deductible will apply.

Questionnaire required: To opt into this coverage option, please complete the below questionnaire.

[Complete Required Questionnaire](#)

Coverage	Premium
<input type="radio"/> \$1,000,000	\$350.00

By checking this box, you agree and understand that the Uninsured Motorist/Underinsured Motorist coverage will not be stacked regardless of limit selected or state of residence.

I have read [Vault Insurance's Privacy Notice](#).

I agree to any applicable State Disclosures [here](#)

[Continue to Payment](#)

[Back to Details](#)

Pay For Coverage

Enrollment Summary

Private Passenger Automobile, Motorcycle, Motorhome, Recreational Vehicles or Unlicensed Recreational Vehicles AND Uninsured/Underinsured Motorist Liability at \$500,000 combined single limit or \$500,000/500,000/100,000 Bodily Injury and Property Damage limits.

Coverage Type	Coverage	Premium
Group Excess Liability Coverage	\$5,000,000	\$753.00
Program Administrator Fee		\$40.00
Uninsured/Underinsured Motorist Liability	\$1,000,000	\$0.00
Tax / Filing Fee (4.000 %)		\$31.72
Total		\$824.72

----- Select Payment Type -----

Pay By Credit Card

Click here if you are interested in information on automobile, homeowners, watercraft etc coverage with Vault Insurance.

Card Number
[Input field]

Name on Card
[Input field]

Expiration Date
[Input field]

Security Code
[Input field]

I represent that I have read and fully understood all of the questions asked in this application and that I have reviewed each of the responses provided and confirm that they are truthful, accurate, and complete. The responses provided are material to the determination of my eligibility for coverage and the applicable rates charged for coverage. If any of these responses are later found to be inaccurate or incomplete, I understand that my coverage may be voided.

I understand that if I do not maintain at least the minimum required limits of underlying coverage, coverage may not apply and I may be individually responsible for any losses. I consent to a consumer report being performed as part of the Company's determination of my eligibility for coverage. (Motor Vehicle Report) I understand that any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

My initials, entered here, constitutes my legally binding electronic signature and I understand that this document will have the same legal effect as if signed on paper.

Initials [Input field]

Pay By Credit Card

These credit card charges will show on your statement as NFP Group Excess.

To Modify Coverage And Questionnaire

The screenshot displays the 'Programs' section of a web application. At the top left, the word 'Programs' is written in green. Below it are two tabs: 'Enroll / Renew' (highlighted in green) and 'History' (indicated by a red arrow). A table below the tabs has columns for 'Program Name', 'Enrollment Date', and 'Program End Date'. A 'Details' dropdown menu is open, with a red arrow pointing to it. The dropdown menu contains the following options: 'View Documents' (with a document icon), 'Modify Coverages' (with a wrench icon), 'Modify Questionnaires' (with a list icon), and 'Cancel Enrollment' (with a red 'x' icon). At the bottom of the page, there is a footer with the text: '© 2022 - NFP Corp. All Rights Reserved. · [How Are We Compensated](#) · [Legal Notices](#) · [Privacy Policy](#)'.



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