

Group Personal Excess Liability Insurance from Chubb

Policy Highlights

CHUBB®



With litigiousness in the United States growing at an alarming pace, you are exposed to the risk of a personal lawsuit more than ever before. Group Personal Excess Liability Insurance from Chubb provides additional liability coverage, up to \$50 million, for damages and costs you or a covered family member have to pay in a covered lawsuit

beyond what is covered under your primary auto, homeowners, renters, recreational vehicle, motorcycle and watercraft insurance policies.

How It Works

Your auto, homeowner and watercraft policies may not provide enough protection in the event of a serious loss. You can get additional coverage from an excess liability policy. Coverage under this type of policy is in excess of your primary insurance. For example, if you have a car accident, your primary auto insurance policy would be your first level of coverage, and Group Personal Excess Liability Insurance from Chubb would be the final level of coverage after all other applicable policy limits are exhausted.

More For Less

Since group rates are typically lower than individual policy rates, the cost to you for Group Personal Excess Liability Insurance from Chubb may be lower than what you would pay for comparable coverage under an individual personal excess liability policy. By enrolling as a member of a group, you get additional coverages at no added cost to you—it all adds up to broader protection, with higher limits, at lower costs.

We Have You—And Yours—Covered

If you elect to enroll, the plan automatically covers you, your spouse/ domestic partner, and all eligible dependent children (who are residents of your household). Your coverage extends to “permissible use”, meaning anyone who uses a covered vehicle or watercraft with permission from you or a family member.