



# PERSONAL EXCESS LIABILITY COVERAGE SUMMARY

## Protect your own success story

Coverage feature	What it means	Why it matters
<b>Comprehensive coverage</b>	We provide broad protection in the event that a liability loss exceeds the coverage limits in your primary insurance policies.	We include a “drop down” feature to help eliminate potential gaps when covered incidents are excluded by your primary policy.
<b>Worldwide coverage</b>	Receive worldwide protection for personal injury (including libel and slander) and property damage; coverage also is provided for owned and non-owned vehicles, homes and watercraft.	You are covered no matter where an incident happens. Global resources can facilitate claims while abroad.
<b>High limits</b>	Up to \$100 million in coverage is available. You can purchase limits in increments of \$1 million, which enables you to consider your individual needs.	If a lawsuit puts your personal wealth at risk, the last thing you want to worry about is running out of insurance. Most insurance companies can’t provide enough coverage to protect successful individuals and families.
<b>Choice of defense representation</b>	You can play an active role in selecting your legal representation from Private Client Group’s extensive list of carefully screened litigation specialists.	Most insurance providers assign an attorney to defend you, and your involvement is not permitted.
<b>Expanded defense</b>	Your personal attorney can participate in the defense strategy, and you can be reimbursed for some of the related expenses (\$10,000 included; up to \$100,000 available).	Your personal attorney can participate. If you have a trusted legal advisor, he/she can ensure that your best interests are considered.
<b>Defense costs</b>	We pay defense costs outside of your policy limits.	Some liability lawsuits can drag on for months or even years, accruing large legal bills. If defense costs were included within your policy limits, your protection could erode quickly and leave you with hefty out-of-pocket expenses.
<b>Uninsured/underinsured motorist coverage (optional)</b>	Up to \$10 million in coverage is available for accidents involving underinsured or uninsured drivers.	Un/underinsured motorist coverage helps when the other party’s insurance can’t fully compensate you as it should.
<b>Employment practices liability insurance (optional)<sup>1</sup></b>	For those with five or fewer private staff, this option protects against allegations such as sexual harassment, wrongful termination and discrimination. In addition, a \$25,000 “crisis fund” is available for public relations costs associated with a claim.	In today’s litigious society, it’s not uncommon for nannies, housekeepers, drivers, personal assistants, gardeners or others to take their employers to court.
<b>Not-for-profit board liability coverage (optional)</b>	Coverage is available if you and/or your spouse sit on the board of up to five qualifying <sup>2</sup> not-for-profit organizations. This optional coverage enhancement provides up to \$1 million of protection on top of existing board coverage.	If a board on which you sit is named in a liability lawsuit, the organization’s insurance coverage may not be enough to pay damages. If coverage runs out, board members could be held personally responsible.

<sup>1</sup>A separate policy is available for those with more than five domestic employees on staff.

<sup>2</sup>Qualifying organization is defined in the policy as any not-for-profit organization qualifying under Section 501(c) (3), (4) or (7) of the Internal Revenue Code; some exceptions apply.



Bring on tomorrow