

Insure wisely. Live confidently.®

*Make the ultimate prudent move
to protect your assets.*

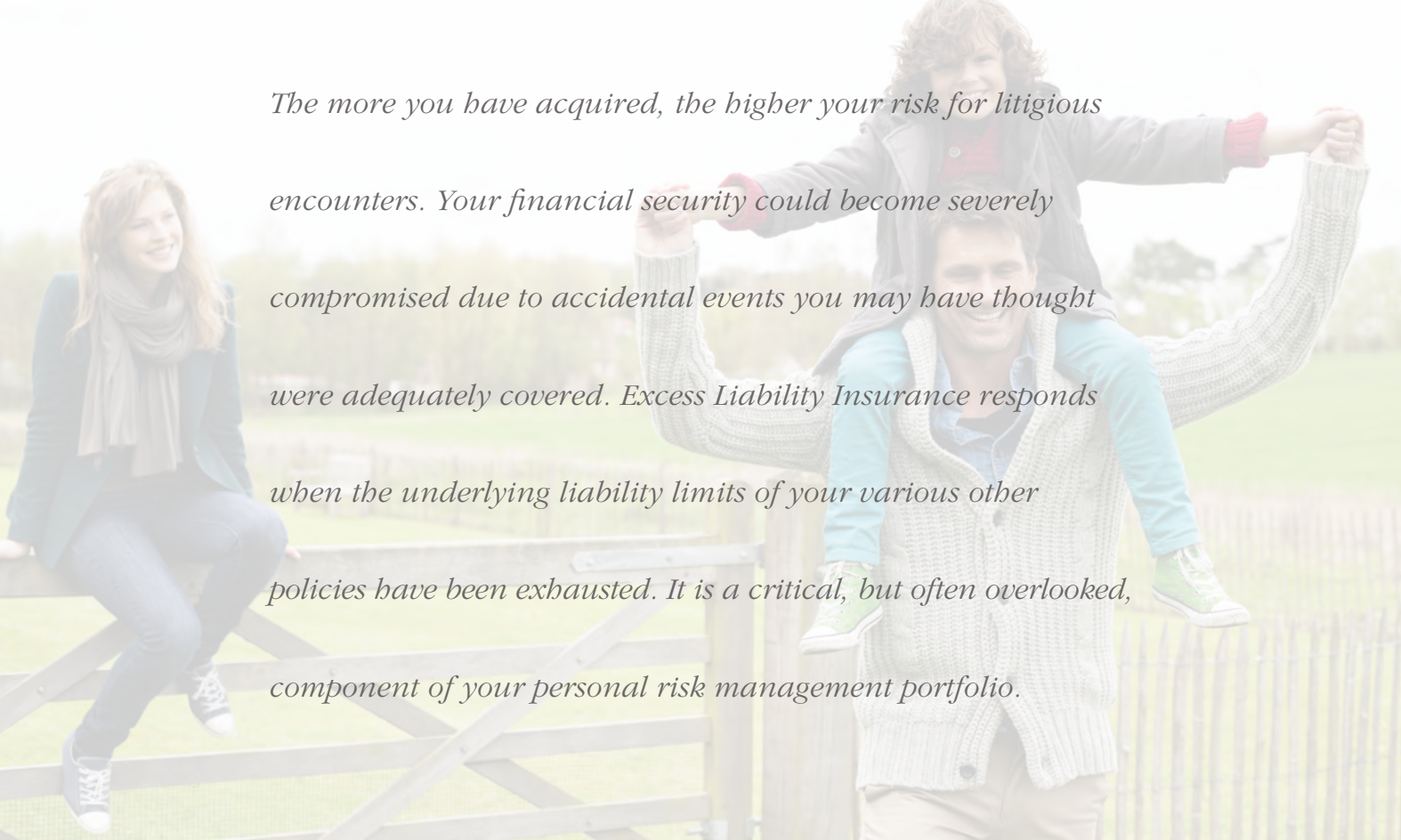
Masterpiece® Excess Liability Insurance



Personal
Insurance

A photograph of two men standing outdoors. The man on the left is wearing a light blue button-down shirt and has dark hair. The man on the right is wearing a blue V-neck t-shirt and has blonde, curly hair. They are both looking at each other and appear to be in conversation. The background is a soft-focus outdoor setting.

Catastrophic financial loss
could occur in seconds.

A photograph of a family of three on a wooden bridge. A woman is sitting on the left side of the bridge, smiling. A man is standing on the right side, carrying a young child on his shoulders. The child is also smiling and has their arms outstretched. The background shows a grassy field and some trees.

The more you have acquired, the higher your risk for litigious encounters. Your financial security could become severely compromised due to accidental events you may have thought were adequately covered. Excess Liability Insurance responds when the underlying liability limits of your various other policies have been exhausted. It is a critical, but often overlooked, component of your personal risk management portfolio.

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Your risk just might be greater than you think. Do you...


- Own a home?
- Drive a car?
- Have a dog?
- Have children who drive or are away at school?
- Employ domestic staff, such as a housekeeper or nanny?
- Frequently entertain guests at your home?
- Blog, tweet, or post comments or photos online?
- Own a swimming pool?
- Serve on a not-for-profit association's board?

If you answer "yes" to any of these questions, there is a good possibility that your assets are not adequately protected. Excess Liability Insurance helps protect what you have spent a lifetime building when an unexpected occurrence turns into a liability judgment against you. Suddenly your exposure can threaten the security of your prized possessions and hard-earned lifestyle.

Consider the following:

- *It's raining, your car skids unexpectedly, and the passenger in the car you hit suffers a neck injury and lost earnings are significant.*
- *As your new wide-screen television is delivered, the delivery man slips and falls on the steps to your home and breaks his leg.*
- *You volunteer on the board of directors for your condominium association. The board installs a playground with a faulty swing, and a fellow association member's child is injured.*
- *A young guest unknowingly dives into the shallow end of your pool and suffers devastating paralysis.*

In a matter of seconds an unfortunate scenario sets the stage for costly long term litigation and medical bills. Chubb's Excess Liability Insurance offers broader coverage to protect your assets when liability coverage through your automobile, homeowners, or condominium association policies has reached its limit.



In most states, there is no cap on legal expenses incurred for a covered loss; as such expenses are outside of the liability limit.

How can Excess Liability Insurance help protect you?

Unfortunately we live in an increasingly litigious society and legal disputes, whether frivolous or valid, are more prevalent today than ever. New liabilities and exorbitant jury verdicts can run in the millions. Even minor damages, such as a fender bender, can end up being costly over time if a dispute necessitates legal fees. The liability coverage provided through your automobile policy may not be enough.

Often called an umbrella policy, Excess Liability Insurance offers higher limits you may need to cover damages for which you or someone in your household may be legally responsible. When the amount you must pay for a covered loss exceeds the limits of liability under your other individual insurance policies, an Excess Liability policy is triggered to provide much higher limits.

How much Excess Liability Insurance do you need?

The amount of Excess Liability coverage that is right for you depends upon your personal financial situation. Lawsuits may evolve into much more costly disputes than originally anticipated. Your assets could be targeted if you do not have adequate liability coverage for legal damages. To determine an appropriate limit, work with your agent or broker to review all of your assets such as your house, other properties, automobiles, personal belongings and valuable collections, 401(k) investments, and college funds for your children.

Keep in mind all of your risk factors—some obvious and others not so obvious—such as the length of your work commute, the number of residences owned, domestic employees, vehicles and watercraft owned, and the online activities of household family members. Also consider the unforeseen. Who might a family member in your home injure in a car accident? What would the lost wages and medical expenses be for a lifetime of critical care for any such individual?

How extensive is the coverage offered from a *Masterpiece*® Excess Liability Insurance policy?

Chubb offers among the broadest Excess Liability coverage available today, with limits ranging from \$1 million to \$50 million. It includes...

- *Property damage and bodily injury in the event you are liable for someone getting injured on your property. If someone falls on your sidewalk, slips near your pool, or is injured by your pet, coverage would apply.*

- *Lawsuits involving accusations of libel, slander, or negligent infliction of bodily injury. Social networking, websites and internet blogs have all caused an increase in libel and slander cases.*
- *Additional protection for you and your covered passengers if you are involved in an accident with an uninsured or underinsured driver. The Insurance Research Council estimates that more than one out of every ten drivers on the road is uninsured.**

Defense costs for a lawsuit, even if it is groundless, false or fraudulent, are included in the case of a covered Excess Liability loss. Chubb will provide legal counsel, with coverage for all expenses incurred. In most states, there is no cap on legal expenses incurred for a covered loss; as such expenses are outside of the liability limit.

Find peace of mind and help protect your financial security.

Contact your agent or broker to evaluate your existing policy or build a new program that is right for you. For more information, call 1.866.324.8222 or visit www.chubb.com/personal.



*2014 data from the Insurance Research Council states that approximately 12.6 percent of drivers nationally are uninsured.

ABOUT CHUBB

Chubb Personal Insurance (CPI) is a premier insurance carrier serving individuals and families with more to insure. We offer an array of coverages and services to discerning owners of custom and historic homes, luxury automobiles, jewelry, fine art and other valuable possessions. Of course, the true test of any insurance company is how it responds to claims. Since 1882, Chubb has been proud to uphold a reputation for fairness and integrity by treating every client—from notice of claim to resolution—as we would want to be treated.

You can be confident that your assets are insured by a financially secure organization. Chubb receives consistently high ratings for financial strength from A.M. Best Company, a leading independent analyst for the insurance industry.

Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage. For a list of these insurers, please visit chubb.com. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

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