

Highlights

While approaching an intersection on the way home from work, a driver is struck by a motorcycle approaching with the right-of-way. The motorcyclist suffers serious injuries that result in a coma. **A** teenage daughter maintains a blog where she posts messages and photos. Disparaging remarks about her high school principal are included on the Web site. **D**uring a backyard pool party, a guest falls off an unprotected retaining wall and is now confined to a wheelchair for life. **Now there is a multimillion dollar lawsuit.**

Lawsuits like these are all too common, as litigiousness in the United States is growing at an alarming pace. In the event of a major lawsuit, personal assets such as homes, investments and future earnings could be at serious financial risk.

The fact is a million dollars isn't what it used to be.

Personal liability lawsuits can run in the multi-million dollar range, and in such cases, personal liability insurance alone is not enough. That's why Chubb offers a coverage solution that provides an additional layer of protection.

Personal Excess Liability Insurance from Chubb

Excess Liability coverage is provided for **Property Damage and Personal Injury**, which includes bodily injury as well as shock, mental anguish, mental injury, sickness or disease including death; injury because of false arrest, false imprisonment or wrongful detention; malicious prosecution or humiliation; wrongful entry or eviction; and libel, slander, defamation of character, or invasion of privacy, is automatic.

Who is Covered?

A "covered person" includes the insured and that person's spouse or domestic partner, any relative, or any other person under 25 who is in the insured's or the relative's custody, and are residents of the same household. Children away at school who are your dependents and are considered residents of your household and are also covered.

Provides broad coverage on your residence - In addition to your residence, a vacation home or condominium is also covered for liability as long as it is a 1 or 2 family dwelling.

The number or types of cars has no effect on your premium

Your single premium automatically covers all the cars you own and any new or additional cars as well as a variety of recreational vehicles. Also covered are snowmobiles and boats.

Policy Features and Benefits

24-hour, Worldwide coverage and higher limits -The policy offers substantially higher limits that may not be readily available in the marketplace.

Coverage Highlights

- **Accidents involving uninsured/underinsured motorists** are covered under this plan providing up to \$1million of uninsured/underinsured motorist coverage per accident.
- **Unlimited Defense Costs** are paid in addition to the limit of liability for a covered loss. Defense costs do not erode the coverage available to satisfy any judgment against an insured.
- **Loss of Earnings** coverage up to \$25,000 is included, with no per-day limit, when an insured is asked to participate in a court proceeding.
- Liability from **watercraft owned** is provided excess over required underlying insurance. In addition, first dollar coverage is included for **large watercraft and personal watercraft** if rented or furnished for 60 days or less. If the watercraft is rented or furnished more than 60 days, Chubb provides coverage in excess of the required underlying limits. **Note:** Racing is excluded except for sailboat racing.
- Coverage for non-compensated **directors and officers** of not-for-profit boards applies for losses covered under this policy if an insured is found personally liable for personal injury or property damage resulting from his or her volunteer participation on a non-profit board. An insured's defense costs are also covered for allegations of a covered loss arising from such participation.
- Liability coverage is included for incidental **business and farming** pursuits related to volunteer, charitable and at-home or away-from-home business. (Incidental business is defined in the contract and should be referenced for eligibility)
- **Identity Fraud** expense coverage is also automatically included in the Plan available to ABA Members and spouses. If identity fraud is committed against you, you can receive payment up to \$25,000 for each occurrence to help cover expense incurred.
- **Kidnap Expenses (\$100,000), Shadow Defense (\$10,000) and Reputational Injury (\$25,000)** coverages are automatically included.
- There is no exclusion for **pollution liability**, except as related to incidental farming.

The Chubb Insurance Company provides the products and/or services described. This information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverage, amounts, conditions, exclusions and required underlying insurance for an insured.

ABA PULI Highlights 3/20

ABA Personal Umbrella - PULI
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American Bar Association Insurance is administered by USI Affinity. Insurance is brokered and underwritten by third party brokers and insurance companies who determine eligibility and scope of coverage. All questions should be directed to the appropriate broker or insurer. The ABA receives revenue for its sponsored member insurance programs and the funds are applied to offset the cost of program oversight, support member benefits and subsidize approved programs.