

What is Group Personal Excess Liability Insurance?

- Supplements the basic personal liability coverage provided under personal insurance policies, such as homeowners and auto
- May cover liabilities that would be excluded under your home or auto policy

Why Purchase Group Personal Excess Liability Insurance?

- Offers high limits and broad categories of liability coverage that can be customized for everyone's unique needs
- Guaranteed Issue up to \$10 million in coverage
- The group program works in conjunction with other providers for underlying coverage (i.e. home and auto)

Limits and Premium Available with This Program

Coverage Limit	Group Premium
\$1,000,000	\$837.61
\$2,000,000	\$1,149.70
\$3,000,000	\$1,328.70
\$5,000,000	\$1,609.89
\$10,000,000	\$2,576.25

What Limit Should I Purchase?

- Setting the right limit for you will depend on many factors, including:
 - » Tolerance for risk
 - » Your risks and the magnitude of potential loss
 - » The impact the loss would have on your financial position

What Protection is Provided?

- Worldwide personal excess liability protection including coverage for personal injury (including libel and slander) and property damage coverage afforded for liability claims which exceed the underlying limits of existing automobile, homeowners, and watercraft insurance through other insurance policies
- Legal and related defense costs are paid in addition to the policy coverage limits

Who is the Insurance Carrier for the Program?

- The program is underwritten by Chubb (chubb.com)
- Chubb maintains an "A++" rating with AM Best
- Certificates of coverage will be provided to each participant
- Individual invoices available upon request

Who is Eligible to Participate?

- ✓ Active Partner & Associate Physicians
- ✓ Active Administrative Leaders
- ✓ Active Podiatric Physicians
- ✓ Active Oral Surgeons

How Do I Sign Up for the Group Personal Excess Liability Program?

- Click on the link to access additional information and sign up for coverage: scpmg.tpgenroll.com

Policy Dates & Policy Payment

- If enrolled by June 20, 2024, policy period is July 1, 2024–July 1, 2025
- Participants can enroll at any time. Enrollments will be processed quarterly, effective July 1, October 1, January 1, and April 1. Any participant enrolled after the initial date will have a prorated premium and policy period
- Premiums are paid annually (in July) via payroll deduction
- Policy will auto-renew annually July 1

What are the Minimum Required Underlying Limits?

- Home/Personal Liability \$300,000
- Recreational vehicles not subject to registration \$300,000
- Personal Automobile Liability and recreational vehicles subject to registration and uninsured/underinsured motorist with coverage of \$250,000/\$500,000 bodily injury/\$100,000 property damage or \$300,000 Combined Single Limit
- Watercraft Liability \$300,000 under 26 feet and under 50 horsepower; \$500,000 for 26 feet to 50 feet, and \$1,000,000 for longer than 50 feet

What Enhanced Coverage is Included in the Policy?

- \$1 million of Uninsured/Underinsured Motorists Liability
- \$1 million of Uninsured/Underinsured Liability
- Personal Injury (Libel and Slander)
- \$10,000 for private counsel of client's choice to review and consult on a covered loss
- Non-profit Directors & Officers Liability for non-compensated positions
- Liability coverage for volunteer work for a nonprofit or charitable, religious or community group
- \$100,000 Kidnap & Ransom Expense Included
- \$25,000 Identity Fraud included

What Optional Coverage is Available?

- Uninsured/Underinsured Motorist coverage up to \$5,000,000 with no underwriting required
- Employment Practices Liability – Employment-related discrimination, sexual harassment, and wrongful termination for five or fewer residence employees working 15 hours or more per week \$250,000/\$500,000 limit

Coverage and Liability Limit	Premium
Employment Practices Liability \$250,000 Per Occurrence/ \$500,000 Aggregate	\$894.04
Employment Practices Liability \$500,000 Per Occurrence/ \$500,000 Aggregate	\$1,340.03
Uninsured/Underinsured Motorist - \$2,000,000	\$154.50
Uninsured/Underinsured Motorist - \$3,000,000	\$358.44
Uninsured/Underinsured Motorist - \$5,000,000	\$631.39