

# Chubb Group Personal Excess Liability Insurance FAQ

## 1. What is Group Personal Excess Liability Insurance from Chubb and why do I need it?

Now more than ever before, Americans are confronted by multiple risks that threaten financial assets and lifestyles. Personal liability lawsuits can run in the multi-million-dollar range, and in such cases, liability limits provided by your auto, home, and other insurance policies alone may not be enough. Group Personal Excess Liability Insurance from Chubb offers an attractive solution for helping to preserve your assets in the face of an ever-increasing array of liability exposures.

## 2. Who is The Partners Group and how are they involved in Chubb Group Personal Excess Liability Insurance?

The Partners Group is a benefits consultant who works with SCPMG to make benefits available to Physicians and Administrative Leaders. They will be your point of contact for questions and policy administration regarding Chubb Group Personal Excess Liability Insurance.

## 3. What is covered under the group policy?

Coverage includes personal injury and property damages for which you or a covered household member may be legally responsible in the event of a personal liability lawsuit. Large watercraft and personal watercraft are covered on a first-dollar basis if rented or furnished for 60 days or less. Defense costs for a covered loss are at Chubb's expense and in addition to the policy limit. This policy does not extend to commercially insured property.

## 4. How does it work?

Group Personal Excess Liability Insurance from Chubb provides you or a family member with broad protection and liability limits as an added layer of insurance coverage that sits above your primary auto, homeowners, renters, recreational vehicle, motorcycle, and watercraft insurance policies. Group participants have a range of limits to choose from and are charged the corresponding premium.

## 5. Who is covered within the group policy?

A "covered person" includes the person who enrolls as a part of the group policy (as shown on participant list) and that person's spouse or domestic partner, any relative, or any other person under 25 who is in the insureds or the relative's care, all of whom must be residents of the same household. Adult children under age 25 are covered while temporarily living away from home at school. Additionally, coverage extends to "permissible use", which includes any person using a covered vehicle or watercraft with permission from the certificate holder or a family member with respect to his/her legal responsibility arising out of its use.

**6. What types of injuries are included in the Personal Injury coverage?**

“Personal Injury” includes shock; mental anguish, or mental injury; false arrest, false imprisonment, or wrongful detention; wrongful entry or eviction; malicious prosecution or humiliation; libel, slander, defamation of character, or invasion of privacy; and bodily injury including sickness or disease that results from physical bodily harm.

**7. Does a group member have Group Personal Excess Liability coverage for a rental home that is leased for income?**

The group policy will provide Group Personal Excess Liability coverage if a rental property is covered by the participant’s underlying personal liability policy and meets the definition of “incidental business property” under the group policy.

**8. Are professional and business activities included?**

Professional activities are not included in the coverage, but incidental business/ farming activities and property are covered, subject to the limitations and exclusions stated in the policy under “business pursuits.”

**9. Is coverage included for a director or officer (of a not-for-profit organization)?**

Coverage is included for personal injury or property damage stemming from a covered person’s actions or failure to act arising from activities as a non- compensated director or officer of a not-for-profit organization.

**10. If one has another personal excess liability policy in force, would this Chubb policy provide additive coverage?**

No, this policy would not provide additive coverage if you already have another personal excess liability policy in force.

**11. Can Group Personal Excess Liability Insurance from Chubb be converted to an individual policy in the event of separation from SCPMG, retirement or loss of eligibility?**

No. The policy is not convertible. We recommend that you talk with your personal agent or broker to replace your coverage. If you lose eligibility during the policy term, coverage will end at the end of the policy term.

**12. How does disability coverage affect uninsured liability coverage?**

Any payments or settlements received from the Group Personal Excess Liability Policy will not reduce the group Short Term Disability (STD) benefits. Under the Group Long Term Disability policy with The Standard, any payments or settlements from the Group Personal Excess Liability Policy could be considered Deductible Income. The Standard would request a breakdown of any payments or settlements received to determine if any portion would be excluded from Deductible Income under the Exceptions to Deductible Income. The Standard would request this information from Chubb with proper authorization from the insured.

**13. What assurances can be provided regarding the financial stability of Chubb?**

Chubb’s core operating insurance companies maintain financial strength ratings of AA from Standard & Poor’s and A++ from AM Best.

**14. Real estate coverage – Is there coverage for multiple Rental Dwelling Properties? What is the limit on total number of units?**

It must be a one- or two-family dwelling. There are no limits to the number of dwellings on the policy. Seasonal rentals are included. All dwellings must be insured by a personal insurance policy.

**15. What is Family Trust Management?**

This refers to the management of a family trust for the benefit of the members of the trust. This is for the physician's own family trust, not a trust for others.

**16. Is my trust or LLC covered?**

If the ownership of the property, either primary, secondary, or rental, is in a Trust or LLC the Group Personal Excess Policy will follow. You must list the entity as an additional insured on the underlying policy.

**17. What does Employment Practices Liability Cover?**

The Employment Practices Liability adds coverage if you employ domestic staff such as a nanny, housekeeper, or landscaper. This coverage will protect you for suits such as wrongful termination, sexual harassment, and discrimination.

**18. Does this policy work with my medical malpractice policy?**

No. The Chubb Group Personal Excess Liability Policy will not cover any claims for work or professional related lawsuits. The Chubb Group Personal Excess Policy is intended for your personal liability such as someone injured in your home or an auto accident. Any professional claims would be handled through your medical malpractice coverage or other commercial policies.

**19. What are the underlying liability limit requirements on autos and home? How are these limits confirmed?**

The limits are communicated throughout the enrollment process but are not verified by Chubb until a claim occurs. If the proper underlying limit was not in place, coverage is not jeopardized. Chubb would just start their coverage at what the underlying limit should have been (i.e., if the primary homeowner's liability coverage were supposed to be \$300,000 and the physician only carried \$100,000 the physician would be "self-insured" between \$100,000-\$300,000).

**20. What are the individual underwriting guidelines?**

This is guaranteed issue up to \$10,000,000. There is no underwriting up to this policy limit.

**21. What are the policy dates? Is mid-term enrollment allowed?**

Enrollment/changes are processed quarterly after the 7/1 renewal on 10/1, 1/1, and 4/1.

**22. How is premium collected and what is the frequency?**

The premium will be payroll deducted on an annual basis.

**23. How are payments handled if the insured is on leave without pay?**

The Partners Group will reach out directly to set up a direct bill.

**24. Is this policy available to retirees?**

The coverage will terminate at the end of the policy period following retirement. The Partners Group will work with retirees to find the best individual option upon request.

**25. What happens when an insured separates from SCPMG or loses eligibility during the policy period?**

Coverage will terminate at the end of the policy period following separation or loss of eligibility. The Partners Group will work with those losing coverage to find the best individual option upon request.

**26. What is the difference between a Group Personal Excess Liability policy and a Personal Liability Umbrella Policy?**

Umbrella policies require the insured to disclose all homes and vehicles, full underwriting is required, and there are surcharges for youthful drivers. Group Personal Excess Liability does not have these requirements.

**27. I have additional questions. Where can I get more information?**

To learn more about Group Personal Excess Liability Insurance from Chubb, please contact: The Partners Group at [grouplexcess@tpgrp.com](mailto:grouplexcess@tpgrp.com) or by calling 1 (503) 601-6877. Business hours are Monday-Friday 8am-5pm Pacific Time.

**28. Who do I contact in the event of a claim?**

A physician or administrative leader would present the claim to their primary carrier and then send notice of the claim to Chubb via email at [cscfnol@chubb.com](mailto:cscfnol@chubb.com) or fax at (800) 300-2538.

**29. This policy is an “Occurrence” policy – what does that mean?**

Per Chubb: “[C]overage only applies for losses that happened during a policy term in which the insured was a covered person, and it does not matter if the claim is made after they have discontinued their coverage as long as the date of the loss was on a date they were covered by the policy.”