

Protect what you've spent a lifetime building.

Real examples of Chubb Group Personal Excess Liability claims

Just like you plan for retirement, or save for your children's college education, excess liability insurance is an important part of a strong financial plan. A policy from your employer's Group Personal Excess Liability program responds when the underlying liability limits of other policies, such as home and auto, aren't enough to cover the unexpected costs of a lawsuit or accident. These underlying policies often have relatively low policy limits that could be inadequate for many real-life scenarios such as the ones below.

When you and your family are involved in legal action

A Group Personal Excess Liability policy can help protect you, your family and your hard-earned assets in many unfortunate situations.

Fire spreads to surrounding apartments



Chubb Group Personal Excess claim payment: \$2,800,000

When this Group Personal Excess client accidentally left the flame of his gas stove unattended, a fire started in his apartment and quickly spread to surrounding units. While no one was injured, the fire caused significant property damage. The client's excess policy covered property damage to neighboring apartments, their personal property, and additional living expenses for the displaced residents. His homeowner's policy covered \$400,000; his excess policy covered \$2.8 million.

Dog bites young girl



Chubb Group Personal Excess claim payment: \$2,000,000

This Group Personal Excess client was traveling with his dogs, which were leashed. A young girl asked to pet the dogs, which the client allowed. However, when the girl pet one of the dogs, it bit her, causing significant injuries. She was airlifted to a hospital and underwent surgery. The client's excess liability policy paid \$2 million to the family to support the girl's physical and mental health.

College student causes water damage to dorms



Chubb Group Personal Excess claim payment: \$25,000

When this Group Personal Excess client's son left a sink running in his dorm, it overflowed and caused water damage to two other dorms as well. The total damage was \$25,000. Although the client's homeowner's insurance did not provide coverage for additional locations, the excess liability policy was available to pay the loss.

At fault accident with authorized driver



Chubb Group Personal Excess claim payment: \$5,000,000

This Group Personal Excess client's daughter allowed a friend to drive her car. While speeding, the driver lost control of the car, which jumped an embankment and struck a building, severely injuring another passenger. The client's Chubb auto insurance policy paid \$500,000, and the excess liability policy paid an additional \$5 million to the injured passenger.

Painter falls while working on home



Chubb Group Personal Excess claim payment: \$600,000

This Group Personal Excess client's house painter leaned over a railing and fell 15 feet. With no medical insurance or worker's comp to cover his expenses, the painter sued the homeowner. The case settled for \$900,000. The client's homeowner's policy paid \$300,000, and the excess liability policy paid \$600,000.

When others don't have enough coverage

A Group Personal Excess Liability policy doesn't just protect you when your underlying policies aren't enough. It may also provide payments for when others don't have enough coverage.

Sleepover ends in injury



Chubb Group Personal Excess claim payment: \$1 million

While sleeping over at a friend's house, this Group Personal Excess client's daughter was injured by an accident in the home, leaving her with severe eye injuries. The friend's family had homeowner's coverage, which paid up to a limit of \$300,000, but did not have excess liability coverage. The client's excess liability policy covered another \$1 million for medical expenses, pain and suffering, and long-term care costs.

Accident with underinsured motorist



Chubb Group Personal Excess claim payment: Over \$1 million

This Group Personal Excess client's spouse was in a car accident and severely injured his arm, requiring multiple complex surgeries. Because the other driver didn't have sufficient liability coverage, the Chubb client's Uninsured/Underinsured (UM/UIM) coverage as part of the excess policy paid his medical bills and lost wages in excess of \$1 million.

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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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