



Chubb Personal Excess Liability Insurance Fact Sheet

Chubb personal excess liability insurance provides additional liability coverage up to \$10 million (over \$10 million requires underwriting) for damages and costs you or a covered family member have to pay in a covered lawsuit beyond what is covered under your primary auto, homeowners, renters, recreational vehicle, motorcycle and watercraft insurance policies.

Coverage under this type of policy is in excess of your primary insurance. For example, if you have a car accident, your primary auto insurance policy would be your first level of coverage, and Chubb's personal excess liability insurance would be the final level of coverage for a covered claim after all other applicable policy limits are exhausted.

Highlights of the personal excess liability policy:*

- Chubb's personal excess liability insurance may be lower than what you would pay for comparable coverage.
- Legal defense costs are included in addition to the chosen limit.
- Coverage is worldwide.

Key Features:*

- **Coverage:** Chubb's policy automatically covers you, your spouse or domestic partner and any household members under age 25. Coverage extends to "permissive use", meaning anyone who uses a covered vehicle or recreational watercraft with permission from you or a family member.
- **Additional Benefits:** Chubb's policy provides additional coverage aimed at protecting you. An incident doesn't have to involve your property or your vehicle for your personal excess liability insurance to be covered. Coverage for personal injury includes false arrest or false imprisonment; wrongful entry or eviction; libel, slander, or invasion of privacy; and bodily injury, including sickness or disease, that results from physical bodily harm.
- **Enrollment is Easy:** Visit voluntary benefits central on TriNet** (Login.TriNet.com) > Benefits > Voluntary

Benefits Central. Scroll down until you see Chubb personal excess liability insurance. Click on “View Details” then select “Go to Website.” You are leaving the TriNet platform to launch the Chubb enrollment site. Use company code 0140.

Underlying Limits:*

| COVERAGE | | UNDERLYING LIMITS |
|------------|--|---|
| HOME | Personal Liability and Property Damage | <ul style="list-style-type: none"> • \$300,000 per each occurrence |
| | Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels <i>(Registered Vehicle)</i> | <ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 combined single limit per each occurrence |
| AUTO | Personal Automobile Liability <i>(Unregistered Vehicle)</i> | <ul style="list-style-type: none"> • \$300,000 bodily injury and property damage per each occurrence |
| | Uninsured Motorist and Underinsured Motorist Protection | <ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 combined single limit per each occurrence |
| WATERCRAFT | Watercraft | <ul style="list-style-type: none"> • \$300,000 per each occurrence |
| | <ul style="list-style-type: none"> • Less than 26 feet or less than 50 engine rated Horse Power • More than 26 feet or more than 50 engine rated Horse Power | <ul style="list-style-type: none"> • \$500,000 per each occurrence |

Questions?

To learn more about Chubb personal excess liability insurance call 973.805.3422 or email pelservices@nfp.com. Representatives are available Monday through Friday, 9 a.m. to 5 p.m. ET.

*Only a summary: Chubb’s documents, for example Chubb’s policy or schedule of benefits, control in the event any conflict arises. Eligibility for benefits is determined solely by Chubb in accordance with its underwriting guidelines.

**You must register on TriNet (Login.Trinet.com) before you can enroll.

Disclaimer: TriNet is the single-employer sponsor of all its benefit plans. This communication is for informational purposes only, is not legal, tax or accounting advice, and is not an offer to sell, buy or procure insurance. TriNet reserves the right to amend the benefit plans or change the offerings and deadlines. Official plan documents always control.

Voluntary benefit plans are offered by Chubb and are not ERISA-covered group health insurance plans. Enrollment is completely voluntary. Enrolled worksite employees must deal directly with the insurance company to request assistance or submit a claim. [Click here](#) for the full disclaimer.

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