

# GROUP PERSONAL EXCESS

## LIABILITY INSURANCE



Providing group personal excess liability insurance to a unique group of professionals.

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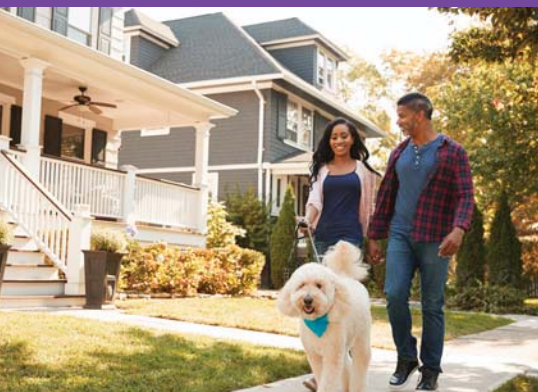
Providing group personal excess liability insurance to a unique group of professionals



As a valued member of Fortress, you have a unique opportunity to purchase personal umbrella coverage. This exclusive program provides additional personal excess liability protection over and above the limits provided by your home, auto, and watercraft policies.

Now is an opportunity to review your underlying policies and make sure you have the coverage you need. This is particularly important if you have made any major changes throughout the year such as purchasing a home or vacation property, a car or watercraft, or if you have moved.

Please contact your local Fortress agent who can assist you with any additional coverage details or questions.



Note: it is important to maintain minimum limits on your underlying policies. Please refer to the chart on the reverse side of the enrollment form for details on the required underlying policy limits.

## Would you like to learn more about protecting what you value most?

### POLICY FEATURES AND BENEFITS INCLUDE:

- Worldwide Coverage
- Discounted Pricing
- No Individual Underwriting
- Uninsured/Underinsured Motorist Coverage
- Identity Theft and Fraud Coverage
- Unlimited Defense Costs Coverage
- Uninsured/Underinsured Liability Coverage



## ? FREQUENTLY ASKED QUESTIONS

### *What is Group Personal Excess Liability Coverage and why do I need it?*

Now more than ever, we are all confronted by numerous risks that threaten financial assets and lifestyles. Personal liability lawsuits can run in the multi-million dollar range, and in such cases, personal liability insurance alone may not be enough. Group Personal Excess Liability Insurance from Chubb offers an attractive solution to help preserve your assets in the face of an ever-increasing array of financial loss exposures.

### *Are professional and business activities included?*

Professional activities are not included in the coverage, but incidental business or incidental farming activities and premises liability can be covered by the group excess liability policy from Chubb, subject to the limitation and exclusions stated in the policy under "business pursuits".

### *Can Group Personal Excess Liability Insurance from Chubb be converted to a personal umbrella policy if I leave the group or if the group policy ceases to exist?*

No, the policy is not convertible. If you leave the group, we recommend that you talk with your Fortress agent to replace your coverage with an individual policy with Chubb or another insurance company. (There is a 60-day extension for individuals who are no longer eligible for the group, but in no event does such coverage go beyond the expiration date of the policy.)

### *Will this policy provide coverage for houses that are held in a trust or LLC?*

Yes. It is important that you, as the eligible group member, be named on the underlying policies.

### *Is my son or daughter covered while they are away at school?*

Yes.

### *Is a vehicle that is registered under my business covered?*

Yes. Coverage will be provided for you personally but not the business. It is important that you and the corporation are named on the underlying auto policy.

### *I already have an individual excess liability policy with Chubb or another carrier. Will the Group Personal Excess Liability Insurance "stack" or go above my existing umbrella that I have?*

This Group Personal Excess policy from Chubb is intended to replace your existing individual excess liability policy. The coverage and pricing in this program is likely as good or better than your individual policy.

### I HAVE ADDITIONAL QUESTIONS. WHERE CAN I GET MORE INFORMATION?

To learn more about the Group Personal Excess Liability provided by Chubb through Fortress, contact your local Fortress Agent.