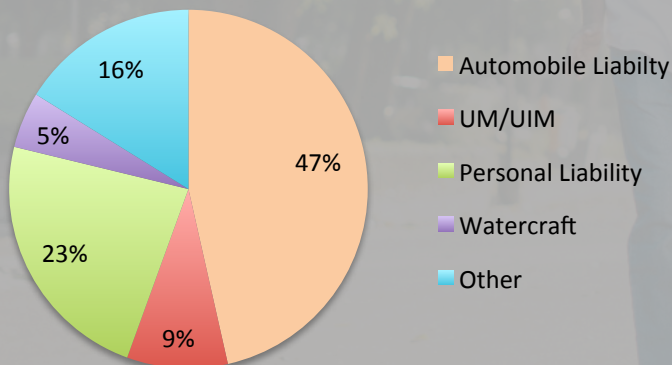


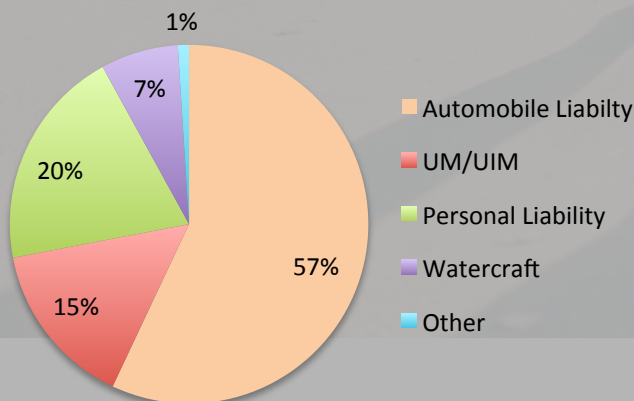
# OMSNIC GROUP PERSONAL EXCESS LIABILITY

Accidents Happen...

## Frequency



## Severity



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

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



# What if this happened to you?

Get the Protection You Need.



## Actual Liability Claims:

### Uninsured/Under Insured Liability Coverage

#### Claim Scenario 1

Insured and family are at a neighbor's get together. Child of insured is jumping on the neighbor's trampoline and falls, sustaining a fractured arm requiring surgery. The homeowner who hosted the party has \$300,000 liability, which is tendered for the incident but not nearly enough. The insured's Group Personal Excess policy responded with the uninsured liability coverage for the additional needed limits.

#### Claim Scenario 2

Dog bite incident involving a renter who had no liability coverage. All medical costs were paid under the uninsured liability coverage in the group excess policy including lost wages.

### Actual Excess Liability & UM/UIM Claims

- Insured involved in auto accident while changing lanes.
- Insured was rear-ended when at a stop light. At fault driver did not have enough coverage to pay for injuries to our insured.
- Insured involved in boating accident.
- Insured's child involved in car accident.
- Insured's child involved in incident while away at college.
- Insured's spouse involved in car accident involving a pedestrian.

To learn more about the OMSNIC Group Personal Excess Liability Program provided by Chubb

Contact the program administrators at My Group Excess

- 1-855-694-7739
- [info@mygroupexcess.com](mailto:info@mygroupexcess.com)
- [www.mygroupexcess.com](http://www.mygroupexcess.com)
- OR-
- Your local OMSNIC Agent



This literature is descriptive only. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.