

# GROUP PERSONAL EXCESS

## LIABILITY INSURANCE



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

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# GROUP PERSONAL EXCESS LIABILITY INSURANCE

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

As an OMSNIC policyholder, you receive – at no additional charge – one million dollars of “personal excess liability coverage” which provides additional protection over your personal insurance policies (home, auto, boat, etc.). Many OMSs across the country have taken full advantage of the program by increasing their limits above the \$1 million limit provided by OMSNIC. If you have not yet done so, we strongly suggest that you look at the coverage and pricing benefits offered by this program. Contact your local OMSNIC agent or My Group Excess directly to learn how this superior program can benefit you.



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

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## ? 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 limitations 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 OMSNIC 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 Excess Policy from Chubb is intended to replace your existing individual excess liability policy. Not only is the coverage in this program as good or better than your individual policy, but OMSNIC is providing you with \$1 million of coverage, making increased limits through this program very affordable.

### **I HAVE ADDITIONAL QUESTIONS.**

#### **WHERE CAN I GET MORE INFORMATION?**

To learn more about the Group Personal Excess Liability provided by Chubb through OMSNIC, contact your local OMSNIC agent, or any of the program administrators at My Group Excess at 1-855-694-7739 or [info@mygroupexcess.com](mailto:info@mygroupexcess.com).