

Group Personal Excess Liability Insurance



Providing Group Personal Excess Liability Insurance to a unique group of professionals.

OMSNIC
DEFENDING THE SPECIALTY



MYgroupEXCESS

Experience Comprehensive Protection at Every Step

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.

Contact your local OMSNIC agent or My Group Excess directly to learn how this superior program can benefit you.

You're not just protecting yourself anymore, but your life partner too.



Hosting your child's birthday party in your backyard, especially if you have a swimming pool or playset, could expose you to a lawsuit should one of their friends become injured.

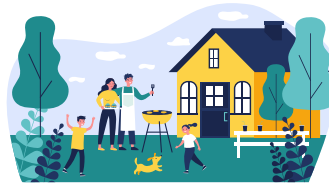


With so many uninsured or underinsured drivers on the road, even a minor fender bender could expose you to significant financial damages.

New and inexperienced teenage drivers are more prone to distracted driving, making them vulnerable to accidents.



The more that family and friends come to your home, the more chances there are for accidents.



Claims Example

We go above and beyond to provide comprehensive protection.

When a Group Personal Excess insured's family went skiing in Switzerland, an injured skier brought suit against him after a collision. The policy covered the claim and his full defense costs, even after he had reached the limits of his policy. In addition, the multinational claim unit also handled his claim to ensure familiarity with local laws and claims procedures, including helping him to identify and hire a lawyer well-versed with the Swiss legal system.



Whether you own a large company or a local business, your name and reputation are open to attack.

Claims Example

We make sure you're made whole again, on your own terms.

While on vacation, a family was struck by an on-coming car. While his family sustained only minor injuries, the client, a surgeon, required months of therapy, when his dominant hand was fractured, and was unable to work in the meantime. When the family filed a claim against the driver for loss of income, they discovered he only had \$25,000 in liability coverage. Because the client had underinsured motorist coverage, the family recovered their damages - including lost earning - for up to the limits of their coverage.

How you spend your "second act" in retirement, like volunteering at a charity or serving on a non-profit board, could mean unexpected exposures.

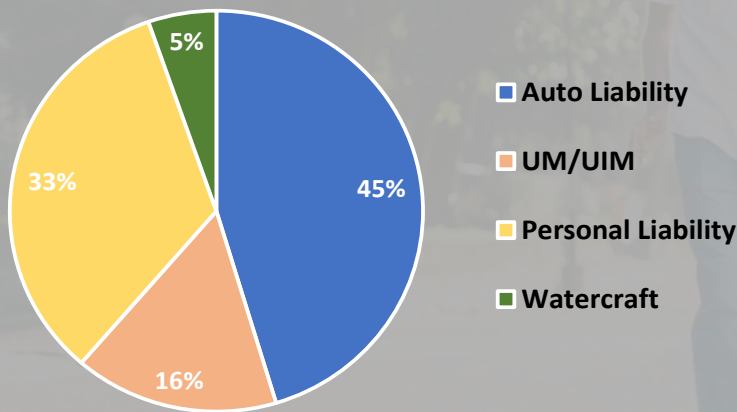


If you rent one of your residences part-time, or let family or friends stay at your property when you're away, you might not have enough coverage under your homeowners' policy, should an accident occur.

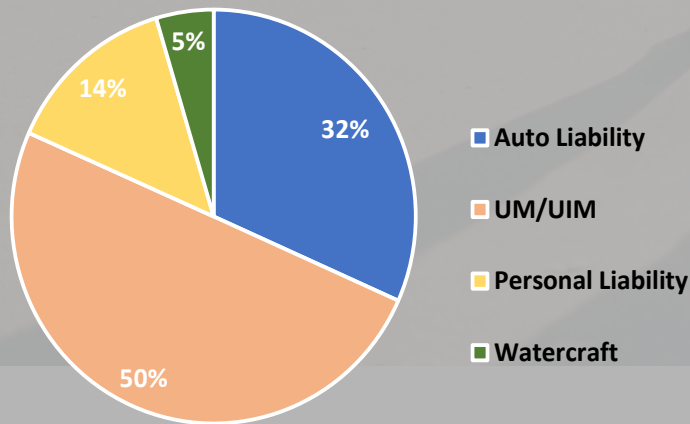
OMSNIC GROUP PERSONAL EXCESS LIABILITY

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.



Experience The Group Personal Excess Difference

And Stay Protected From Every Angle



At OMSNIC, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're an OMSNIC Group Personal Excess client. Work with your OMSNIC agent to fill out the right-hand column below to see where you're protected today, and where OMSNIC/My Group Excess can raise your expectations.

This policy is designed to replace your current umbrella and not stack above your current umbrella policy	GPE Protection	Your Protection Today
\$1,000,000 of excess liability and uninsured/underinsured motorist coverage included with your OMSNIC policy	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$1,000,000 of uninsured/underinsured liability included included with your OMSNIC policy	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Excess liability limits up to \$25,000,000 with no individual underwriting	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Uninsured/underinsured motorist coverage up to \$5,000,000 with no individual underwriting	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No individual underwriting, premium does not change based on driving record or adding and removing assests like homes and cars	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Defense coverage outside of your limits, which continues even if the liability limit is exhausted by payments	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Premier claims experience including top defense attourneys.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Worldwide Liability Coverage and vehicle rental coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Multinational claims units in 54 countries for easy claims settlements and currency transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do not need to provide underlying insurance information	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Stability and strength of the world's largest publicly traded insurance company	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liability coverage for personal autos, homes, recreational vehicles, motor homes, secondary homes and more	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage to repair your reputation for a covered loss	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liability protection for you - for the acts of your domestic employees during the course of their employment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liability protection for libel and slander	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No age-related caps	<input checked="" type="checkbox"/>	<input type="checkbox"/>