



Group personal excess liability: Protect yourself against financial loss.

Marsh McLennan Agency colleagues now have access to a specialized Group Personal Excess Liability (GPEL) program as an additional employee benefit that can help you protect yourself and your family from financial loss due to liability risk.

How the program works

Personal excess liability insurance provides liability coverage for personal injury, bodily injury, or property damage. Purchasing liability protection through this group program gives you the following benefits:

- Premium group pricing
- Access to higher coverage limits
- Simplified underwriting requirements
- Easy online enrollment

Why liability coverage is important

The average liability jury award in the U.S. is over \$2.4 million,¹ yet coverage through home, auto, and watercraft policies is typically limited. A personal excess liability policy helps protect your wealth by providing additional coverage when the unexpected happens.

How to enroll

You can elect to enroll in the GPEL program during the designated annual enrollment period, March 12 through March 27, 2024.

[Get started here.](#)

Please contact the MMA GPEL Center of Excellence at 855-441-6485 between 8:00 AM and 8:00 PM ET, or GPEL@MarshMMA.com with questions.

Coverage options and costs

Depending on your needs, you may select from the coverage options below. The annual premium is applicable to the policy period April 1, 2024 through April 1, 2025. If you enroll after the policy start date, coverage will be effective the first of the following month and your premium will be prorated.

Excess Liability Coverage²

A personal excess liability policy is designed to cover damages that you are legally obligated to pay as a result of bodily injury, property damage, or personal injury, such as libel or slander. This policy includes coverage for Shadow Defense, Identity Fraud Expense, Reputational Injury, and Kidnap Expense. See your policy for details and limits.

COVERAGE	ANNUAL PREMIUM
\$1 million	\$527
\$2 million	\$843
\$3 million	\$1,023
\$5 million	\$1,318
\$10 million	\$2,091
\$15 million*	\$4,854
\$20 million*	\$7,316
\$25 million*	\$9,860

*All new enrollments at the \$15 million coverage level or higher are required to complete a Chubb questionnaire for review and approval prior to binding and must have underlying home and auto policies with Chubb.

Excess Uninsured/Underinsured Motorist Protection

UM/UIM coverage provides protection if you, your family, or passengers in your car are injured by a driver who is uninsured or does not have enough insurance. This coverage also protects you if you are struck by a car as a pedestrian or involved in a hit-and-run accident.

COVERAGE	ANNUAL PREMIUM
\$1 million [†]	\$235
\$2 million	\$411
\$3 million	\$587
\$5 million	\$936

[†]This coverage is automatically included. A signed Rejection Form is required to remove it from your coverage.

Employment Practices Liability

EPLI provides coverage for potential defense costs, settlements, and jury awards related to wrongful employment act claims made by an employee, such as a housekeeper, nanny, landscaper, assistant, etc.

COVERAGE	ANNUAL PREMIUM
\$250,000 Per Occurrence \$500,000 Maximum Annual Limit \$10,000 Deductible Per Occurrence and \$25,000 Per Occurrence/Annual Aggregate for Reputation Injury	\$1,120

¹ Insurance Information Institute, Median And Average Personal Injury Jury Awards By Type Of Liability, 2020

² Required Primary Underlying Limits

Personal excess liability policies require that minimum limits of liability coverage be maintained on existing underlying policies, such as homeowners, auto, and watercraft. If you do not maintain the limits summarized below, you may have a gap in coverage, and in some instances, the excess liability coverage will not apply. It is also a requirement that all participants insured with Chubb for their underlying coverage reduce their individual limits to no more than \$1,000,000 for all underlying liability coverage.

- *Personal Liability (Homeowners)* \$300,000 personal injury and property damage each occurrence
- *Registered vehicles* \$250,000/\$500,000 bodily injury and \$100,000 property damage; \$300,000/\$300,000 bodily injury and \$100,000 property damage; \$300,000 single limit each occurrence
- *Unregistered vehicles* \$300,000 bodily injury and property damage each occurrence
- *Registered vehicles with less than four wheels and motorhomes* \$250,000/\$500,000 bodily injury and \$100,000 property damage; \$300,000/\$300,000 bodily injury and \$100,000 property damage; \$300,000 single limit each occurrence
- *Watercraft less than 26 feet and 50 engine rated horsepower or less* for bodily injury and damage \$300,000 each occurrence
- *Watercraft 26 feet or longer or more than 50 engine rated horsepower* for bodily injury and property damage \$500,000 each occurrence
- *Uninsured/underinsured motorists protection* \$250,000/\$500,000 bodily injury and \$100,000 property damage; \$300,000/\$300,000 bodily injury and \$100,000 property damage; \$300,000 single limit each occurrence.

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