About Chubb

Chubb Personal Insurance (CPI) is the premier insurer of high-net-worth individuals in the United States. Specializing in the affluent market niche, we offer an array of coverages and services to discerning owners of custom and historic homes, luxury automobiles, jewelry, fine art and other valuable possessions.

Of course, the true test of any insurance company is how it responds to claims. Since 1882, Chubb has been proud to uphold a reputation for fairness and integrity by treating every customer — from notice of claim to resolution — as we would want to be treated.

Our customers can be confident that their assets are insured by a financially secure organization. Chubb receives consistently high ratings for financial strength from A.M. Best Company, a leading independent analyst for the insurance industry.


This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.
Masterpiece® Excess Liability Insurance
from Chubb Personal Insurance

What's your risk?
The risk to your financial security depends on several factors. Do you...
- Own a home?
- Drive a car?
- Have children who drive or are away at school?
- Employ domestic staff, such as a housekeeper or nanny?
- Frequently entertain guests at your home?
- Blog, Tweet, or post comments or photos online?
- Own a swimming pool?
- Serve on a not-for-profit association's board?

If you answer “yes” to any of these questions, your assets may not be adequately protected.

How much do you have to lose?
Litigiousness in the United States is growing at an alarming pace, as evidenced by new liabilities and exorbitant jury verdicts that can run in the millions. Even the cost of damages that may appear to be minor at first — such as a fender bender — may actually end up being quite costly over time. The liability coverage provided through your automobile insurance policy is often not enough.

How can excess liability insurance help protect you?
Excess liability insurance offers higher limits you may need to cover damages for which you or members of your household may be legally responsible. Often called an umbrella policy, excess liability insurance is a critical, but often overlooked component of a personal insurance portfolio. An excess liability policy is triggered when the amount you must pay in a covered lawsuit exceeds the limits of liability under your primary, personal automobile or watercraft liability insurance.

How much is enough?
The amount of excess liability coverage that is right for you depends upon your personal financial situation. If you’re sued and do not have adequate liability coverage for the amount of the legal damages, you could lose current assets as well as future earnings. When selecting the appropriate amount of excess liability insurance, consider the following steps:

- Review all of your assets, including your house, automobiles, personal belongings and valuable collections, 401(k), investments, and even college funds for your children.
- Determine your risk factors such as long commutes to work, teen drivers in your household, number of residences owned, domestic employees, watercraft owned, and online activities of household family members.
- Consider the unknown. Who might a family member in your home hurt in a car accident? What would the lost wages and medical expenses be for a lifetime of critical care?

Masterpiece® Excess Liability Insurance
An excess liability policy from Chubb offers broad coverage and limits ranging from $1 million to $50 million:

- **Property Damage** and **Bodily Injury** coverages apply in the event you are liable for someone being injured on your property. Examples of this include someone falling on your sidewalk, slipping near your pool, or being injured by a pet you own.
- **Personal Injury** coverage is applicable in situations such as lawsuits involving accusations of libel, slander, or negligent infliction of bodily injury. Considering the increased amount of libel and slander cases related to social networking Web sites and Internet blogs, this coverage is now more critical than ever.
- **Defense Costs** for a lawsuit, even if it is groundless, false or fraudulent are included in the case of a covered excess liability loss. Chubb will provide legal counsel, with coverage for all expenses incurred. In most states, there is no cap on this coverage.
- **Uninsured/Underinsured Motorists Protection** that provides benefits directly to you and your covered passengers if involved in an accident with an uninsured or underinsured driver.

Don't lose what you've spent a lifetime building.
Chubb offers among the broadest excess liability coverage available today. Contact your agent or broker to evaluate your existing policy or build a new program that is right for you. For more information, call 1.866.324.8222 or visit www.chubb.com/personal.