



Group personal excess liability: Protect yourself against financial loss.

EY has worked with Marsh McLennan Agency Private Client Services (MMA PCS) to create a customized Group Personal Excess Liability (GPEL) program giving you access to broader coverage and lower premiums than those generally available on an individual basis.

How the Program Works

Personal excess liability insurance provides liability coverage for personal injury, bodily injury, or property damage beyond the limits of your underlying coverages. The benefits of participating in this group program include:

- Premium group pricing,
- Access to higher coverage limits,
- Simplified underwriting requirements, and
- A customized personal risk review and report.

Why Liability Coverage is Important

The average liability settlement in the US is nearly \$2 million,¹ yet coverage through home, auto, and watercraft policies is typically limited, creating a gap that leaves you exposed.

A personal excess liability policy helps protect your wealth by providing additional coverage when the unexpected happens.

Personal Risk Consultation

Nearly 60% of affluent individuals are overpaying to be underinsured.² To ensure you have the broadest insurance available for the best value, MMA PCS offers participants of this group personal excess liability program a complimentary consultation with a personal risk advisor. Through this comprehensive review, we'll take an in-depth look at your coverage and provide customized recommendations to help protect your property, wealth, family, and lifestyle.

Driving your car, entertaining guests at home, and engaging in social media are just a few of the everyday activities that can leave you exposed to legal liability and extraordinary financial risk.

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 January 1, 2023 – January 1, 2024. If you are newly eligible and enroll after the policy start date, coverage will be effective the first of the following month and your premium will be prorated.

Excess Liability and Uninsured/Underinsured Motorist Protection*

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.

UM/UIIM 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
\$5M GPEL / \$5M UM/UIIM	\$1,032
\$10M GPEL / \$10M UM/UIIM	\$1,944
\$15M GPEL / \$10M UM/UIIM	\$2,424
\$20M GPEL / \$10M UM/UIIM	\$3,312
\$25M GPEL / \$10M UM/UIIM	\$4,008

To enroll, please visit the EY Benefits Web Center. If you have questions about GPEL coverage or would like to request a personal risk review, please contact the MMA PCS GPEL Center of Excellence at 855-441-6365.



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MAKE EXTRAORDINARY POSSIBLESM

About MMA PCS

At MMA PCS, we serve clients whose lives are anything but ordinary. That's why we design insurance solutions that are just as unique – with the expertise, personal approach, and in-depth industry knowledge necessary to protect our clients' wealth, safeguard the things and people they love, and keep making extraordinary possible.

¹ Thomson Reuters, Current Award Trends in Personal Injury, 61st Edition, 2020

² Chubb/ACE, Wealth at Risk: How High Net Worth Families Overpay to Be Underinsured

*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. A comprehensive review from Marsh McLennan Agency PCS can help you understand if your existing policies meet these limits.

- Personal liability for personal injury and property damage in the minimum amount of \$100,000 each occurrence.
- Unregistered vehicles in the minimum amount of \$100,000 bodily injury and property damage each occurrence.
- Registered vehicles in the minimum amount of: 250,000/\$500,000 bodily injury and \$100,000 property damage; or \$300,000 single limit each occurrence.
- Uninsured motorists/underinsured motorist protection in the minimum amounts of: \$250,000/\$500,000 bodily injury and \$100,000 property damage; or \$300,000 single limit each occurrence.
- Watercraft less than 26 feet and 50 engine rated horsepower or less for bodily injury and property damage in the minimum amount of \$100,000 each occurrence.
- Watercraft 26 feet or longer or more than 50 engine rated horsepower for bodily injury and property damage in the minimum amount of \$500,000 each occurrence.

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