

Private Client

Enhanced protection for the rewards of your success.

2025 Group Excess Liability Program



Gallagher

Insurance | Risk Management | Consulting



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Introduction

The Gallagher Group Personal Excess Liability Plan provides additional personal liability protection for up to \$10 million in coverage for damages and costs arising from bodily injury or personal injury to others, or damage to the property of others for which you or covered family members may be liable.



Plan summary

This coverage is over and above the limits of liability provided by your primary auto, homeowners, renters, recreational vehicle, motorcycle and watercraft insurance policies. The plan is administered by Gallagher and insured by the Chubb Insurance Company. There is no individual underwriting required for limits from **\$2,000,000–10,000,000**.

How Group Personal Excess Liability insurance works

Coverage under this type of policy is always in excess of any other collectible insurance. For example, in the case of a car accident, your primary auto insurance policy would provide the first level of coverage and the AJG Group Personal Excess Liability Insurance Policy would be available once the primary limits are exhausted.

Who is covered

If you elect to enroll, the plan automatically covers you, your spouse/domestic partner, as defined by the Gallagher Domestic Partner Policy and all eligible children. Please Note: Even if underlying policies are not in the Gallagher employee's name, the group personal excess coverage will be excess over policies where the named insured is a spouse or domestic partner since he or she is considered a family member, and the same minimum underlying requirements apply as shown on the following page.

Eligibility

All U.S. benefit eligible, full-time employees can participate.

Limits and premiums

Umbrella Coverage Limit	Annual Premium
\$2 million	\$1,175
\$5 million	\$1,735
\$10 million	\$2,636

Additionally, this policy includes \$1,000,000 of Excess Uninsured/Underinsured Motorist Protection. This coverage is not offered in most umbrella policies. This coverage applies if the other driver is negligent and is either uninsured or maintains inadequate liability limits. You may elect to increase the coverage to \$2,000,000 for an additional **\$176** premium.

Underlying insurance

The GPEL Plan requires you carry the following primary insurance and pays only after these limits are exceeded:

- Personal Liability (Homeowners) for personal injury and property damage; minimum amount of \$300,000 each occurrence.
- Registered vehicles (including motorcycles and motor homes):
 - » \$250,000 per person/\$500,000 per occurrence for bodily injury and \$100,000 for property damage; OR
 - » \$300,000 per person/\$300,000 per occurrence for bodily injury and \$100,000 for property damage; OR
 - » \$300,000 combined single limit each occurrence.
- Uninsured/Underinsured Motorists' protection:
 - » \$250,000 per person/\$500,000 per occurrence for bodily injury and \$100,000 for property damage; OR
 - » \$300,000 per person/\$300,000 per occurrence for bodily injury and \$100,000 for property damage; OR
 - » \$300,000 combined single limit each occurrence.
 - » Unregistered vehicles: \$300,000 for bodily injury and property damage each occurrence.
- Watercraft less than 26 feet and 50 horsepower or less: \$300,000 each occurrence.
- Watercraft 26 feet or longer or over 50 horsepower: \$500,000 each occurrence.

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.

“Group Excess plans typically cost 25% less than a standard umbrella policy”



How to enroll

Enrolling is easy. Annual enrollment is completed in MyHR with all AJG offered benefits.

This is a one-time enrollment. If you miss the current open enrollment you will have an opportunity at the next year.

Coverage is effective **January 1, 2025** through **January 1, 2026**. Once enrolled you will receive your certificate via email.

If you need to file a claim

Claims should first be reported to the primary carrier (Auto/Home/Boat), and then to Gallagher who will report the claim to Chubb. Contact Melissa Feinberg at 914.697.6108, melissa_feinberg@ajg.com; or Dylan Smith at 860.418.5329, dylan_smith@ajg.com. For your records, Gallagher will provide you with a claim number which serves as confirmation of the report.

Questions

Please email any questions you may have to ajgpexl@ajg.com, or contact the program administrators directly:

Melissa Feinberg	914.697.6108	melissa_feinberg@ajg.com
Dylan Smith	860.418.5329	dylan_smith@ajg.com



The Gallagher Way
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