



Group Personal Excess Liability Insurance from Chubb

*Added Protection in the Event of a Lawsuit
For HMFP/APHMFP/CAPHMFP
Benefit Eligible Employees*

With litigiousness in the United States growing at an alarming pace, you are exposed to the risk of a personal lawsuit more than ever before.

Chubb Group Personal Excess Liability Insurance provides additional liability coverage up to \$25 million for damages and costs you or a covered family member have to pay in a covered lawsuit beyond what is covered under your primary auto, homeowners, renters, recreational vehicle, motorcycle, and watercraft insurance policies.

GROUP PERSONAL EXCESS LIABILITY INSURANCE FROM CHUBB

Your auto, homeowner and watercraft policies may not provide enough protection in the event of a serious loss. You can get additional coverage from an “umbrella policy”. Coverage under this type of policy is in excess of your primary insurance. For example, if you have a car accident, your primary auto insurance policy would be your first level of coverage, and Chubb’s Group Personal Excess Liability Insurance would be the final level of coverage after all other applicable policy limits are exhausted.

WHO IS ELIGIBLE

All benefit eligible employees of Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc. (HMFP); Associated Physicians of Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center (APHMFP); Cardiovascular Associated Physicians of HMFP at BIDMC, Inc. (CAPHMFP) actively working on December 16, 2011 or on the first month following benefit eligibility.

MORE FOR LESS

Since group rates are typically lower than individual policy rates, the cost to you for Chubb’s Group Personal Excess Liability Insurance may be lower than what you would pay for comparable coverage under an individual personal excess liability policy. By enrolling as a member of a group, you get additional coverages at no added cost to you—it all adds up to broader protection, with higher limits, at lower costs.

(continued)



WE HAVE YOU—AND YOURS—COVERED

If you elect to enroll, the plan automatically covers you, your spouse/domestic partner, and all eligible dependent children (who are residents of your household). Your coverage extends to “permissible use”, meaning anyone who uses a covered vehicle or watercraft with permission from you or a family member. Plus, you’re covered for your actions or failure to act as a non-compensated director or officer of a not-for-profit organization.

COVERAGE OPTIONS AND COSTS

Group Personal Excess Liability Insurance from Chubb provides you or a family member with broad protection and liability limits in excess of your primary auto, homeowners, renters, recreational vehicle, motorcycle, and watercraft insurance.

Your cost depends on the coverage limits you choose. There is a flat rate for coverage under this plan, and your cost is the same regardless of how many dependents you cover under the plan. You can choose from among the following limits for Excess Liability, which will include \$1 million Excess Uninsured/Underinsured Motorist Protection.

EXCESS LIABILITY with \$1 Million Excess UM/UIM			
COVERAGE	2011 ANNUAL PREMIUM	COVERAGE WITH \$1 MILLION EXCESS UM/UIM	2011 ANNUAL PREMIUM
\$1 million	NO CHARGE MANDATORY BENEFIT	\$15 million	\$1,000.00
\$3 million	\$130.00	\$25 million	\$2,625.00
\$5 million	\$195.00	\$50 million	APPLICATION REQUIRED
\$10 million	\$575.00		

INCLUDED COVERAGES

By enrolling as a member of a group, you receive these coverages at no additional cost to you.

INCLUDED COVERAGE	
COVERAGE	COVERAGE AMOUNT
Identity Fraud Expense	up to \$25,000
Kidnap Expense	up to \$100,000
Shadow Defense	up to \$10,000
Loss of Earnings	up to \$25,000
Reputational Injury	up to \$25,000
D&O for Not-for-Profits	policy limit
D&O for Condo/Co-op Associations	policy limit
Defense Costs	unlimited

These coverages are included at the amounts shown for all available Excess Liability limit options in the table above.

REQUIRED PRIMARY UNDERLYING LIABILITY INSURANCE POLICY LIMITS

You and your family members should carry the minimum required underlying coverage limits summarized in the chart below. If you do not, you may have a gap in coverage since the Group Personal Excess Liability Insurance policy applies above the required underlying limits.

IMPORTANT: Contact your current insurance carrier or agent to ensure that your personal insurance program has the required underlying limits. Provider Insurance Group will also offer a complimentary review. Please contact us at 781-444-0347 or privateclient@providerig.com.

	COVERAGE	UNDERLYING LIMITS
HOME	Personal Liability/Property Damage	<ul style="list-style-type: none"> • \$300,000 per each occurrence
	Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels <i>(Registered Vehicle)</i>	<ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 combined single limit per each occurrence
AUTO	Personal Automobile Liability <i>(Unregistered Vehicle)</i>	<ul style="list-style-type: none"> • \$300,000 bodily injury and property damage per each occurrence
	Uninsured Motorist / Underinsured Motorist Protection	<ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 combined single limit per each occurrence
WATERCRAFT	Watercraft • Less than 26 feet or less than 50 engine-rated HP	<ul style="list-style-type: none"> • \$300,000 per each occurrence
	• More than 26 feet or more than 50 engine-rated HP	<ul style="list-style-type: none"> • \$500,000 per each occurrence

PLEASE NOTE: If you carry limits that are higher than the minimums required under the plan, you can either reduce your underlying limits to the required minimums, or you can continue to maintain the higher limits. If you choose to leave your underlying limits higher than the minimum amounts required, you will simply have more total coverage.

You can elect to enroll in Chubb Group Personal Excess Liability Insurance during the program's designated annual enrollment period, which ends November 13, 2011.

HOW TO ENROLL

Enrollment is easy. You simply select the coverage limits that best suit your needs, complete the required enrollment form, and send it with full annual premium payment to Provider Insurance Group (at the address included on the form) on or before November 13, 2011.

COVERAGE EFFECTIVE DATE

Coverage is effective on December 16, 2011 and extends for a one-year policy term. Shortly following your enrollment, you will receive an individual certificate of insurance directly from Provider Insurance Group. Please retain this certificate for your records. A copy of the completed policy can be furnished upon request.

Note: This policy is not convertible to a personal umbrella policy. If you leave the group, or the group policy ceases to exist, Provider Insurance Group or your agent or broker can help you replace your coverage.

TO FILE A CLAIM

Filing a claim is easy. Call 1.800.CLAIMS.0 (1.800.252.4670) 24/7. If you have questions you may also call Provider Insurance Group at 781-444-0347.

FOR MORE INFORMATION

For specific coverage questions, call or email the Private Client Group with Provider Insurance at privateclient@providerig.com or 781-444-0347.

The Chubb Group Personal Excess Liability Insurance policy is administered by the Chubb Customer Center, a division of Federal Insurance Company, and insured by Federal Insurance Company, a member of the Chubb Group of Insurance Companies.



**CHUBB
PERSONAL
INSURANCE**

Chubb, P.O. Box 1615, Warren, NJ 07061-1615

www.chubb.com/personal

Chubb refers to Federal Insurance Company, a member of the Chubb Group of Insurance Companies.

Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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