

PERSONAL EXCESS LIABILITY COVERAGE HIGHLIGHTS

	CHUBB	AIG	ACE PRIVATE
Capacity	\$50 million	\$100 million	\$100 million
Excess UM/UIM Limits	Up to \$10 million	Up to \$10 million	Up to \$10 million
Medical Payments	\$25,000	\$10,000	\$50,000
Personal Injury	Included	Included	Included
Non-Profit D&O	Included under the Personal Liability policy up to the policy limit	Included under the Personal Liability policy up to the policy limit	Included under the Personal Liability policy up to the policy limit
Kidnap Expense	\$100,000	Kidnap and Ransom policy is offered as a stand-alone policy on a commercial form (includes extortion)	\$100,000
Credit Card/Bank Coverage	\$10,000	\$10,000	\$10,000
Incidental Business at Home	Liability coverage applies if there is less than \$15,000 in annual income	\$10,000 but can increase up to \$100,000	Liability coverage applies if there is less than \$15,000 in annual gross revenues
Family Trust Liability	Not offered	Covered for premises liability only	Not offered
Crisis Management Coverage	Not offered	\$25,000	Automatic \$25,000 with an option to purchase up to \$250,000
Coverage for Vacant Land	Included	Included	Included
Employment Practices Liability	Available via endorsement	Available via endorsement	Available via endorsement
Not-For-Profit Board Liability Coverage	Available as a stand-alone policy as a commercial form	Available as an endorsement as a personal excess policy for \$695. Provides coverage if an insured sits on 5 or fewer non-for-profit boards (excludes New York)	Available via endorsement up to \$1 million