



# SENTINEL



**KEEP YOUR BENEFITS PORTFOLIO COMPETITIVE  
AND YOUR MEMBER ORGANIZATION SIGNIFICANT  
WITH GROUP PERSONAL EXCESS LIABILITY**

A tight job market means competition to attract and retain talent is increased. Offering benefits that address the needs of both employer and employee is a key strategic consideration for businesses.

In an instant, all that one has worked for can be taken away by an incident arising from carelessness or misfortune. While no degree of planning can eliminate such threats, proper coverage can mitigate the impact of loss.

Our Group Personal Excess Program is a rare product that can be tailored to member and client-based organizations, providing value and benefits that are not available in the standard marketplace.

## **WHAT IS GROUP PERSONAL EXCESS LIABILITY INSURANCE?**

Personal Excess Liability insurance is a critical but often overlooked component of personal risk management. It provides additional protection that is designed to apply should the costs of a lawsuit or damages exceed the liability limits of their primary policies for home, automobile, watercraft, and recreational vehicles.

## **GROUP PERSONAL EXCESS LIABILITY PROGRAM HIGHLIGHTS:**

- Allows individual participants to purchase coverage at a group rate
- Participants can easily sign up through their group's unique and secure website
- Coverage is available in \$5 million increments, up to \$30 million
- Offers greater protection from personal liability suits than is generally available in the open individual insurance market
- Offers higher limits and broader categories of liability coverage that can be customized for each individual's unique needs

## **WHAT ENHANCED COVERAGE IS INCLUDED?**

- \$1 Million of Uninsured/Underinsured Motorists Liability
- Personal Injury
- \$10,000 for Private Counsel of Client's Choice to Review and Consult on a Covered Loss
- Liability Coverage for Volunteer Work for a Nonprofit or Charitable, Religious or Community Group
- \$100,000 for Kidnap and Ransom
- \$25,000 for Identity Fraud
- Unlimited Defense Costs

**FOR MORE INFORMATION, CONTACT:**

**Ben Wilda, CPRIA | Director of Private Client Services  
bwilda@sentinelra.com | 919.926.4654 | sentinelra.com**