



SENTINEL

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

In a competitive job market, the struggle to attract and retain talent intensifies. Providing benefits that address the needs of both the employer and employee is a crucial strategic aspect for businesses. One moment of negligence or mishap can jeopardize all the hard work invested.

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.

WHAT ARE THE 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/Charitable/Religious/Community Group
- \$100,000 for Kidnap and Ransom
- \$25,000 for Identity Fraud
- Unlimited Defense Costs

