



Protect Your Net Worth with Group Excess Liability Coverage



Protect yourself from liability lawsuits that could substantially deplete your net worth and future income with our new group excess liability program, developed exclusively for ACE executives and Board members.

The threat from personal liability lawsuits

The more you have, the more attractive you are as a target for a liability lawsuit. And lawsuits can be very expensive. Personal liability awards and settlements can reach into the tens of millions of dollars, far exceeding limits in basic home and auto policies and perhaps even your current umbrella coverage. From 2000 to 2006, the highest personal injury award was \$326 million, 13 percent of all personal injury claims exceeded \$1 million, and 4 percent exceeded \$5 million. Here are just a few of the cases that led to large awards or settlements over the 2000 to 2006 time period:

- \$8.0 million: Male plaintiff suffered an aggravated vertebra injury requiring fusion surgery as a result of a fall from a porch at a residence owned by the male defendant.
- \$4.6 million: A two-year-old child suffered anoxic brain damage, which resulted in diminished mental capacity, total blindness, and spastic quadriplegia when he wandered into a swimming pool after squeezing between the boards of a surrounding fence at the defendant's home.
- \$9.5 million: A 14-month-old child became permanently paralyzed as a result of an auto accident when the defendant's vehicle stalled in the middle of the roadway.

Fortunately, such occurrences are rare, but an affluent lifestyle can put you at a higher risk. Swimming pools, trampolines, and tennis courts at your homes increase the chance of injury and death. Domestic staff can sue you for harassment or wrongful termination. If you serve as a volunteer board member of a non-profit organization, you could be held personally liable for the actions of the organization.

Coverage highlights of our group excess liability program

- Up to \$10 million in excess coverage for bodily injury, personal injury, and property damage, with higher limits available upon request. Coverage can layer on top of your existing excess coverage, if desired.
- Legal defense costs, which can be hundreds of thousands of dollars, are covered outside of the liability limit.
- Up to \$100,000 for the cost of having your private counsel shadow our defense efforts. Options up to \$250,000.
- Up to \$100,000 for the cost of hiring a public relations firm to protect your reputation. Options up to \$250,000.
- Worldwide coverage. Some aspects of home and auto coverage may not extend throughout the world; our group excess coverage would fill the gap and provide coverage from the first dollar of loss. For instance, liability coverage for rented or borrowed vehicles is provided while traveling abroad.
- Uninsured/Underinsured liability coverage, with limits from \$1 million up to \$10 million, protects families if they suffer bodily injury or property loss at the hands of someone who has no or insufficient insurance. This coverage is unusually broad because it is not limited to automobile accidents. It applies to other accidents as well, such as swimming pool mishaps at a neighbor's property.
- Coverage options for private staff and non-profit board exposures are available.

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Excellent value for the coverage limits

Excess liability coverage has always been considered one of the most economical components of a personal insurance program. The pricing from ACE is very competitive.

Coverage for the first million dollars starts at about \$1.05 per day – less than a cup of premium coffee – and the cost per additional million dollars in coverage becomes even more attractive up to \$10 million.

The chart below provides a rough cost guide. Actual costs vary by state. Higher limits are available upon request.

Coverage Limit	Annual Premium*	Cost/Million
\$1 million	\$385	\$385
\$2 million	\$460	\$230
\$5 million	\$635	\$127
\$10 million	\$935	\$94

*Excludes surplus lines' taxes and fees.

Contact NewMarkets Insurance Agency to enroll. It's easy!

- NewMarkets Insurance Agency can provide detailed information about the coverage limits and options available to structure your policy to meet your specific needs.
- Since this is a group program, no individual underwriting is required. NewMarkets simply needs to validate underlying coverage.
- Premium can be paid conveniently through payroll deduction, if desired.
- The group excess liability program is available in all states.
- If you are also interested in the ACE Platinum Portfolio, NewMarkets can help you, too. The ACE Platinum Portfolio is currently or will soon be available in AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, KS, KY, MA, MD, ME, MI, MN, MO, MT, NJ, NV, NY, OH, OR, PA, TN, TX, UT, VA, VT, and WI. Availability is being expanded to additional states throughout 2009.
- If you choose group excess coverage through NewMarkets and home and auto coverage through the ACE Platinum Portfolio, you will be able to receive a package discount on the home and auto policies.

NewMarkets Insurance Agency

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