

Article Student Living Personal Group Excess Liability Program

A SPECIAL OFFERING FOR ARTICLE STUDENT LIVING EMPLOYEES

The Group Personal Excess Liability Program, offered through Chubb and managed by NFP Private Client group, offers higher limits of liability coverage of up to \$10 million at reduced rates. It covers personal injury, bodily injury, or property damages you or a covered family member are liable for in excess of your homeowners, auto, and watercraft policies. For example, if your homeowners policy only provides \$300,000 of liability coverage and someone slips and falls at your home and was awarded \$1,000,000, the Group Excess Liability policy would cover the remaining \$700,000, thus protecting your assets and future income.

WHAT'S YOUR RISK?

A huge liability loss can strike at any time, in a variety of ways and no one can really predict how much a judge may award an injured person. The following are some examples of large liability losses than can impose serious financial hardship.

RISK	POSSIBLE CLAIM SCENARIO
Own a home?	As your new wide-screen television is delivered, the deliveryman slips and falls on the steps of your home and breaks his leg.
Own a swimming pool?	A guest unknowingly dives into the shallow end of your pool and suffers devastating paralysis.
Drive a car?	It's raining, and your car skids unexpectedly. The passenger in the car you hit suffers a neck injury.
Own a dog?	While your neighbor is taking his trash out, your dog attacks him, causing multiple lacerations to both legs and a lower back injury.
Serve on a non-profit board?	You volunteer on the board of directors for your condominium or homeowner's association. The board installs a playground with a faulty swing, and a fellow association member's child is injured.

Group Excess Liability coverage protects your family and the life you have worked so hard to build from these kinds of lawsuits.

PROGRAM HIGHLIGHTS

Discounted Group Rates	Group rates are typically lower than individual policy rates.
Higher Coverage Limits	You have access to higher liability limits than are typically available in individual policies.
Automatic Coverage	You won't have to list each home, auto, watercraft or other asset that needs protection.
Broad Coverage	Chubb's characteristically broad coverage will apply to you, your spouse or domestic partner, and all eligible dependent children up to your selected limits.
New Acquisitions	New acquisitions are protected immediately at the time of purchase and won't impact your premium.
Worldwide Coverage*	Enjoy global travel without worrying about coverage for worst-case scenarios – this program keeps you covered wherever you go.

*Coverage is not provided in foreign countries where not permitted by law.



PROGRAM PREMIUMS AND COVERAGE LIMITS

Your premium depends on the coverage level and options you select. For the policy period January 1, 2026 to January 1, 2027, the following are your coverage options.

LIABILITY LIMIT	PREMIUM
\$1,000,000	\$970.00
\$2,000,000	\$1,345.00
\$3,000,000	\$1,575.00
\$5,000,000	\$1,960.00
\$10,000,000	\$2,960.00
UNINSURED/UNDERINSURED LIABILITY LIMIT	PREMIUM
\$1,000,000	Included in excess liability premium
\$2,000,000	\$460.00
\$3,000,000	\$660.00

*3.54% IL Surplus tax to be added to premium.

INCLUDED AND OPTIONAL COVERAGES IN PREMIUM

COVERAGE	DESCRIPTION	LIMIT
Identity Fraud Expense	Up to \$25,000 and access to a dedicated fraud specialist to help repair and reinstate a stolen identity.	Included
Unlimited Defense Costs for a Lawsuit	Even if it is groundless, false or fraudulent, Chubb provides coverage for defense costs, even if it exceeds your policy limit.	Included
Not-for-profit Directors and Officers	Includes bodily injury, property damage, and personal injury when acting as a non-compensated board member of a not-for-profit board or homeowners association.	Included
Uninsured/Underinsured Motorists Coverage	This coverage responds if you are injured in an accident caused by a driver who lacks insurance.	Optional - additional premium based on coverage limit
Employment Practices Liability (Residential Employees)	Coverage is included for employment related wrongful termination, employee discrimination, sexual harassment etc. \$250,000 per occurrence/\$500,000 aggregate/\$10,000 deductible	Optional - additional premium \$1,120.00



UNDERLYING INSURANCE

You must carry minimum underlying coverage limits on your personal insurance policies to qualify for the group excess liability insurance program. Group excess liability program coverage only pays claims above these required limits. Without underlying insurance, you'll have a gap in coverage that puts your personal assets at risk.

COVERAGE AREA	LIABILITY LIMIT
Home/Personal Liability	\$300,000 per occurrence
Personal Automobile Liability and recreational vehicles subject to registration & uninsured/underinsured	\$250,000/\$500,000 bodily injury,/\$100,000 property damage or \$300,000 combined single limit or \$300,000/\$300,000 bodily injury,/\$100,000 property damage
Unregistered Vehicles	\$300,000 for vehicles not subject to registration.
Watercraft Liability	
Less than 26 ft. & 50 horsepower or less	\$300,000 per occurrence
26 ft. - 70 ft. more than 50 hp and up to 65 mph	\$500,000 per occurrence
Over 70 ft. or more than 65 mph	Coverage Excluded
Employers Liability	\$100,000 per occurrence

It is also a requirement that all participants insured with Chubb for their underlying coverage reduce their individual limits to no more than \$1,000,000 for all underlying liability coverage.

HOW TO ENROLL

Enrollment is quick and easy via a secure web portal. Visit the website: articlestudentliving.nfpgroupexcess.com. Select the green register button. Input all your information and **company code 0198**. You will immediately receive a security email from no-reply@nfpgroupexcess.com to verify your email address. Click on the link in the email to do so, then log in to complete your enrollment. Click enroll, opt in for group excess liability coverage, select any optional coverages or opt out and proceed to payment. **All credit cards are accepted**. Please note: credit card charge will appear as nfp.com-new york city, ny.

COMPLIMENTARY INSURANCE REVIEW

NFP can provide a complete personal insurance review and benchmarking comparison to help you make the most educated decision about your personal insurance. From home insurance, to collections, to yachts, we do everything we can to deliver the service and protection you deserve. An insurance review can identify gaps in coverage, premium savings opportunities and coverages that can be enhanced to better protect you and your family. Contact us today to schedule your review.

COMPREHENSIVE COVERAGE – AND A WHOLE LOT MORE

NFP is a leading insurance broker and consultant that provides employee benefits, property and casualty, retirement, and individual private client solutions through our licensed subsidiaries and affiliates. Our expertise is matched by our commitment to each client's goals and is enhanced by our investments in innovative technologies in the insurance brokerage and consulting space.

LEARN MORE AND ENROLL

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