



# Excess Liability Insurance

*Is your limit sufficient to protect your assets and lifestyle?*

The incidents below are recent examples of actual liability claims in excess of a policyholder's primary liability limit. These scenarios represent only a sampling of the types of claims that can occur every day.

Adequate Excess Liability limits can help protect you when the unforeseen results in a liability judgment against you.

1. While taking items to his trash, a man was attacked by three dogs belonging to a neighbor, which had escaped through an open gate on the neighbor's property. The man sustained multiple lacerations to both legs and a lower back injury.

**Judgment: \$7.7 million**  
**State jurisdiction: Florida**

2. After completing his work in the attic of a customer, a heating and cooling service technician fell through the floor of the attic, falling nearly 20 feet. He sustained injuries to his back, hand, foot, ribs, shoulder and wrist.

**Judgment: \$8.9 million**  
**State jurisdiction: New York**

3. While traversing a crosswalk, a woman was struck by an oncoming vehicle. The impact resulted in a traumatic brain injury and damage to one leg that ultimately necessitated an above-the-knee amputation.

**Judgment: \$26.2 million**  
**State jurisdiction: California**

4. While riding his motorcycle down a highway, a man was struck by a vehicle traveling the wrong way. He sustained multiple fractures, including his arms, collarbone, pelvis and jaw. The injuries also resulted in infertility, pain and suffering, mental anguish and lost wages. The vehicle occupants, all minors, were intoxicated at the time and had left a party at the defendant's home where alcohol was being served.

**Judgment: \$47.5 million**  
**State jurisdiction: Florida**

5. While riding his motorcycle through an intersection, an individual was struck by a vehicle that ran a red light. The impact caused the man to be thrown from the motorcycle and to pass away at the scene from the resulting injuries. The family of the victim sought wrongful death, compensatory, and punitive damages from the driver for motor vehicle negligence.

**Judgment: \$50 million**  
**State jurisdiction: South Carolina**

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Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued. Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting coverage. For a list of these insurers, please visit our website at [www.chubb.com](http://www.chubb.com). Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

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Form 02-01-0668 (Ed. 1/15)



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