

The underlying limits you are required to maintain are:

	Coverage	Underlying Limits
Home	Personal Liability/Property Damage	<ul style="list-style-type: none"> • \$300,000 per each occurrence
Auto	Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels (Registered Vehicle)	<ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 combined single limit per each occurrence
	Personal Automobile Liability (Unregistered Vehicle)	<ul style="list-style-type: none"> • \$300,000 bodily injury and property damage per each occurrence
	Uninsured Motorist/Underinsured Motorist Protection	<ul style="list-style-type: none"> • \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR • \$300,000 combined single limit per each occurrence
Watercraft	Watercraft <ul style="list-style-type: none"> • Less than 26 feet or less than 50 engine-rated HP <hr/> <ul style="list-style-type: none"> • More than 26 feet or more than 50 engine-rated HP 	<ul style="list-style-type: none"> • \$300,000 per each occurrence <hr/> <ul style="list-style-type: none"> • \$500,000 per each occurrence

PLEASE NOTE: If you carry limits that are higher than the minimums required under the plan, you can either reduce your underlying limits to the required minimums, or you can continue to maintain the higher limits. If you choose to leave your underlying limits higher than the minimum amounts required, you will simply have more total coverage.

The Group Personal Excess Liability plan also provides coverage for:

Extra Coverages	Coverage Limit
Identity Fraud Expense	\$25,000
Kidnap & Ransom	\$100,000
Shadow/Supplemental Defense	\$10,000
Reputational Injury Expense	\$25,000
Loss of Earnings	\$25,000

You may purchase Group Personal Excess Liability coverage in the amounts of:

- \$1 million
- \$2 million
- \$3 million
- \$5 million
- \$10 million