



# COMCAST

## GROUP PERSONAL EXCESS LIABILITY PROGRAM



The Group Personal Excess Liability Program provides liability coverage for personal injury, bodily injury, or property damages you or a covered family member are liable for in excess of required underlying limits provided under your primary policies. Participants can generally obtain higher limits of coverage for a lower premium through a group policy than with an individual policy.

Comcast has chosen Federal Insurance Company, a member of the Chubb Group of Insurance Companies as the insurer as well as Marsh Private Client Services as the program manager for this group excess liability product.

### HOW IT WORKS

Group Personal Excess Liability coverage (or an “umbrella policy”) is in excess of any other collectible insurance. For example, should a car accident occur, your primary automobile insurance policy would be the first level of coverage. The Group Personal Excess Liability policy would respond for a covered loss after all other applicable policy limits are exhausted.

If you elect to enroll, the plan provides coverage for you and family members, including eligible domestic partners, who are residents of your household. Unmarried children living away from home while attending school are also covered.

### COVERAGE OPTIONS AND COSTS

Your premium depends on the coverage level you select. For the policy period July 1, 2017 to July 1, 2018, you may choose from the following options:

#### EXCESS LIABILITY COVERAGE OPTIONS

COVERAGE	PREMIUM
\$1 million	\$267
\$3 million	\$354
\$5 million	\$581
\$10 million	\$1,614
\$15 million	\$2,020
\$20 million	\$3,649
\$25 million	\$4,462

#### EXCESS UNINSURED/UNDERINSURED MOTORIST PROTECTION

COVERAGE	ANNUAL PREMIUM
\$1 million	Included
\$2 million	\$87
\$3 million	\$174
\$5 million	\$348
\$10 million	\$784

#### ADDITIONAL COVERAGE FEATURES INCLUDE

COVERAGE	COVERAGE AMOUNT
Shadow Defense Coverage	\$10,000
Identity Fraud Expense	\$25,000
Kidnap Expense	\$100,000
Employment Practices Liability* (Limited to 5 domestic staff)	\$250,000
<b>(coverage automatically included in \$10 million coverage or higher)</b> Additional Cost to Add at Lower Limits	\$756



## REQUIRED PRIMARY UNDERLYING LIMITS

Minimum required underlying limits are summarized in the chart below. If you do not maintain these limits, you may have a gap in coverage, and in some instances, the excess liability coverage will not apply.

COVERAGE	UNDERLYING LIMITS
Personal Liability	<ul style="list-style-type: none"> <li>\$300,000 personal injury and property damage each occurrence</li> </ul>
Unregistered vehicles	<ul style="list-style-type: none"> <li>\$300,000 bodily injury and property damage each occurrence</li> </ul>
Registered vehicles	<ul style="list-style-type: none"> <li>\$250,000/\$500,000 bodily injury and \$100,000 property damage</li> <li>OR \$300,000/\$300,000 bodily injury and \$100,000 property damage</li> <li>OR \$300,000 combined single limit per occurrence</li> </ul>
Registered vehicles with less than four wheels and motorhomes	<ul style="list-style-type: none"> <li>\$250,000/\$500,000 bodily injury and \$100,000 property damage</li> <li>OR \$300,000/\$300,000 bodily injury and \$100,000 property damage</li> <li>OR \$300,000 combined single limit per occurrence</li> </ul>
Watercraft	<ul style="list-style-type: none"> <li>Less than 26 feet and 50 horsepower or less</li> <li>• \$300,000 bodily injury and property damage each occurrence</li> <li>• 26 feet or longer, or more than 50 horsepower</li> <li>• \$500,000 bodily injury and property damage each occurrence</li> </ul>
Uninsured motorist/ Underinsured motorists	<ul style="list-style-type: none"> <li>\$250,000/\$500,000 bodily injury and \$100,000 property damage</li> <li>OR \$300,000/\$300,000 bodily injury and \$100,000 property damage</li> <li>OR \$300,000 combined single limit per occurrence</li> </ul>

## COMPREHENSIVE REVIEW

Marsh also offers comprehensive personal risk management reviews, which can help determine if your current insurance policies are providing appropriate coverage, including whether or not you have sufficient underlying limits of liability on your primary policies. If you are interested in a complimentary consultation, please ask your Marsh contact listed below.

## HOW TO ENROLL

You can elect to enroll in the Group Personal Excess Liability Program during the program’s designated annual enrollment period, which ends May 19, 2017.

Following your enrollment, Marsh will provide you with your individual Certificate of Insurance evidencing coverage.

**To participate, simply complete the enrollment form indicating your acceptance and the level of coverage you would like to purchase and return it by May 19, 2017, along with a check payable to “Marsh” for the applicable annual policy premium to:**

Marsh Private Client Services  
Attn: GPE Comcast  
7201 West Lake Mead Blvd., Suite 400  
Las Vegas, NV 89128

For additional information, please contact:

Terri Ives  
215-246-1153  
theresa.ives@marsh.com

Catherine Lunn  
215-246-1015  
catherine.lunn@marsh.com

To report a claim, call Marsh Claims at 1-866-829-3036.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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