



Frequently Asked Questions

1. Who is eligible for coverage under the Group Personal Excess Liability Program?

Designated active and former Executive Officers, Vice Presidents and Senior Directors of Comcast Corporation; Comcast Cable Vice Presidents and above; Executive, Management and Operating Committee Members of NBCUniversal; Vice Presidents and above of Spectacor and surviving partners of current participants are eligible for coverage.

2. If I already have an individual Personal Excess Liability policy with Chubb or another carrier, should I cancel that coverage?

In most situations, it is not advantageous to have multiple layers of excess liability coverage. Marsh can provide assistance to help you evaluate your coverage options.

3. How can I pay the premium for this voluntary coverage?

Payment is to be provided via paper check payable to "Marsh" and to be submitted with your enrollment form.

4. Who is covered under this policy?

The plan provides coverage for you and family members, including domestic partners, who are residents of your household. Dependent, unmarried children living away from home while attending school are also covered.

5. When can I purchase coverage?

You can purchase coverage during the annual enrollment period ending on May 19, 2017.

To continue coverage, re-enrollment will be required prior to the annual renewal date of July 1 each year.

6. When can I drop coverage?

Once you enroll, your coverage remains in force for the policy term (i.e.-until July 1 at 12:01 AM each year). To drop coverage, you would not actively enroll the following year.

7. What happens if I leave the company?

If you leave the Company, you will no longer be eligible to participate in the program and coverage will cease at the expiration of the current policy term. Marsh can provide recommendations to help you replace your coverage.

If you retire from the Company as a current participant, you (or surviving spouse) can continue to participate in the program.

8. What additional coverage features are included in the policy?

- Shadow Defense — provides up to \$10,000 of coverage to pay for a law firm of your choice to review and monitor the defense of a covered claim.
- Identity Fraud — provides up to \$25,000 of coverage for credit monitoring and costs to restore your credit standing.
- Reputational Injury — provides up to \$25,000 of coverage for reasonable and necessary fees or expenses that you may incur for services provided by a reputation management firm hired to minimize potential injury to your reputation solely as a result of personal injury or property damage caused by an occurrence.
- Kidnap Expense — provides up to \$100,000 of coverage for kidnap expenses (professional negotiator, security consultant, attorney fees, public relations consultant, etc.) you or a family member incur solely and directly as a result of a kidnap and ransom occurrence. Kidnap and ransom occurrence” means the actual or alleged wrongful taking of you, one or more family members or one or more covered relatives while visiting or legally traveling with you or a family member.

9. What is Employment Practices Liability Protection?

Employment Practices Liability — provides up to \$250,000 of coverage for damages you or a family member are legally obligated to pay any residential staff for a covered wrongful employment act. **Employment Practices Liability is automatically included for limits of \$10MM and above and is voluntary at limits of \$5MM and below.**

10. How does the coverage respond outside the U.S.?

In jurisdictions where Chubb, the insurance carrier, may be prevented by local law from carrying out Defense Coverage, Chubb will reimburse you for defense expenses incurred by you that Chubb agrees in writing to pay.

11. Are defense costs included in the limit?

Defense costs for a covered loss are at Chubb’s expense and in addition to the policy limit.

12. What are the required primary underlying limits of liability?

The required primary underlying limits are the limits of liability your primary insurance policies must carry. 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. Minimum required underlying limits are summarized in the chart below:

Required Primary Underlying Limits

| Coverage | Limit |
|--|--|
| Personal Liability | \$300,000 |
| Unregistered Vehicles | \$300,000 |
| Personal Auto | \$250,000 / \$500,000 Bodily Injury / \$100,000 Property Damage \$300,000 / \$300,000 bodily injury / \$100,000 Property Damage OR \$300,000 Combined Single Limit |
| Uninsured/Underinsured Motorist Protection | \$250,000 / \$500,000 Bodily Injury; \$300,000/\$300,000 Bodily Injury OR \$300,000 Combined Single Limit |
| Watercraft <26 feet or 50 horsepower | \$300,000 |
| Watercraft >26 feet or 50 horsepower | \$500,000 |

13. Who may I contact for assistance to determine if my primary liability limits meet the program requirements?

| | |
|------------------------|--------------------------|
| Terri Ives | Catherine Lunn |
| 215-246-1153 | 215-246-1015 |
| theresa.ives@marsh.com | catherine.lunn@marsh.com |

Marsh is part of the family of Marsh & McLennan Companies, including Guy Carpenter, Mercer, and the Oliver Wyman Group (including Lippincott and NERA Economic Consulting).

This document and any recommendations, analysis, or advice provided by Marsh (collectively, the "Marsh Analysis") are intended solely for the entity identified as the recipient herein ("you"). This document contains proprietary, confidential information of Marsh and may not be shared with any third party, including other insurance producers, without Marsh's prior written consent. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Except as may be set forth in an agreement between you and Marsh, Marsh shall have no obligation to update the Marsh Analysis and shall have no liability to you or any other party with regard to the Marsh Analysis or to any services provided by a third party to you or Marsh. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or reinsurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.