Vault Group Excess Liability

Personal excess liability coverage is an often overlooked area of risk management and many individuals who have it are underinsured. Certain lifestyle factors can make you more at risk for liability.

Group Personal Excess Liability Insurance

Coverage is offered up to $30M and available for Sponsor Organizations and Clients of Groups

- Streamlined underwriting and simple enrollment process
- Flexible rating structure based on coverage limit and participation
- Programs can be sponsored, voluntary, or blended
- Tailored coverage for Groups & Clients of Groups
- Preferred pricing available for programs with participants who maintain underlying liability coverage with Vault (Homeowners, Automobile, Watercraft, Aviation)
- Worldwide coverage and defense costs

Coverage Highlights

Optional Coverages

- **Employee Practices Liability Coverage:** Vault offers coverage for employment-related claims made by your domestic staff
- **Non-Profit Director and Officer Liability Coverage:** If you serve as a non-compensated member on a not-for-profit board, Vault offers enhanced coverage for liability exposure, including bodily injury, property damage, wrongful acts, and personal injury
- **Family Trust Management:** Protection for the management of family trusts

The following coverages are included with a Vault Group Personal Excess Liability policy at no additional premium.

Included Coverage	Description	Limit
Excess Uninsured/ Underinsured Motorist Liability Coverage	Coverage for bodily or personal injury caused by someone who does not have any insurance or adequate insurance.	$1,000,000
Kidnap Expense	Coverage for expenses related to the kidnapping of or ransom for you or a family member.	$100,000
Identity Theft Management Services	Coverage and access to a dedicated fraud specialist to help repair and reinstate stolen identity.	$25,000
Reputational Injury Expense	Access to a dedicated fraud specialist for identity restoration support	$25,000
Shadow Defense Expense	Coverage for legal review and defense monitoring by a law firm of your choice	$10,000
Loss of Earnings	Coverage helps replace income you or a family member lose because of a covered claim.	$25,000

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FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best* for our financial strength. Our company growth is fueled by technology investments, strong underwriting, data analysis, and an unrivaled business model emphasizing flexible, bespoke policies. We maintain a prudent approach to financial management and maintaining ample capital to insure complex risks.

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