



# Group Personal Excess Liability (PEXL) Insurance

**Protect yourself and your covered family members from financial loss**

This coverage offers additional liability protection—sometimes referred to as umbrella coverage—for damages and costs arising from bodily injury or personal injury to others, or for damages to the property of others. This insurance covers what you or a covered family member may be liable for beyond the limits of liability provided by your primary auto, homeowners, renters, recreational vehicle, motorcycle and watercraft insurance policies.

## 2025 PEXL program updates

Effective January 1, 2025, Chubb, the insurance carrier, made changes to their Group Personal Excess Liability (PEXL) Insurance Policy, which include certain requirements for primary underlying insurance, new and/or updated coverage exclusions, and policy termination provisions. [Review the PEXL Summary of Coverage Changes or policy for complete details.](#)

## Coverage options and costs

Depending on your needs, you may select from the coverage options below.

### PEXL coverage and Excess Uninsured/Underinsured Motorist (UM/UIM) protection

A personal excess liability policy is designed to cover damages that you are legally obligated to pay as a result of bodily injury, property damage, or personal injury, such as libel or slander. This policy includes coverage for Shadow Defense, Identity Fraud Expense, Reputational Injury, and Kidnap Expense. See your policy for details and limits.

UM/UIM coverage provides protection if you, your family, or passengers in your car are injured by a driver who is uninsured or does not have enough insurance. This coverage also protects you if you are struck by a car as a pedestrian or involved in a hit-and-run accident.

PEXL coverage	UM/UIM coverage	Annual premium
\$2 million	\$2 million	\$1,187
\$5 million	\$2 million	\$1,686
\$10 million	\$2 million	\$2,684

## Personal risk consultation

Nearly 70% of successful individuals are overpaying to be underinsured.<sup>1</sup> To ensure you have the broadest insurance available for the best value, Marsh McLennan Agency Private Client Services (MMA PCS) offers JPMorganChase PEXL plan participants a complimentary consultation with a personal risk advisor. Through this comprehensive review, we'll take an in-depth look at your coverage and provide customized recommendations to help protect your property, wealth, family, and lifestyle. [Request your review today!](#)

## Required primary underlying limits

The PEXL policy requires that you and your family members maintain minimum primary underlying liability insurance limits for exposures, which apply to insureds under this policy.

As an example, this would include all vehicles and watercraft you or your family members own, or rent for longer than 60 consecutive days, or have furnished for longer than 60 consecutive days.

If you do not maintain the minimum limits summarized below, you may have a gap in coverage, and in some instances, the excess liability coverage will not apply.



### Personal liability (home)

\$300,000 each occurrence personal injury and property damage



### Registered vehicles (including those with less than four wheels and motorhomes)

\$250,000/\$500,000 or \$300,000/\$300,000 bodily injury and \$100,000 property damage; or \$300,000 combined single limit

### Unregistered vehicles

\$300,000 bodily injury and property damage



### Watercraft <26' and 50 engine rated hp or less

\$300,000 bodily injury and property damage

### Watercraft 26' up to 42' or >50 hp up to 300 engine rated hp

\$500,000 bodily injury and property damage



### Uninsured motorist/Underinsured motorist

\$250,000/\$500,000 or \$300,000/\$300,000 bodily injury or \$300,000 combined single limit

Review the [policy](#) for more details about these required underlying limits.

**If you have questions about PEXL coverage or would like to request a personal risk review, please contact the MMA PCS PEXL Center of Excellence at 855-426-1380 or [JPMC.PEXL@mmc.com](mailto:JPMC.PEXL@mmc.com).**

## About Marsh McLennan Agency Private Client Services

At Marsh McLennan Agency Private Client Services, we serve clients who have limitless possibilities. That's why we design insurance solutions that are just as unique—with the expertise, personal approach, and in-depth industry knowledge necessary to protect our clients' wealth and safeguard the things and people they love, and continue to live without limits.



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## Expert claims advocacy

Experiencing a liability event can be a challenging and stressful situation, along with the process of properly filing an insurance claim. However, it is crucial to act promptly and submit your claim as soon as possible to ensure the protection of your interests.

At Marsh McLennan Agency Private Client Services, our dedicated Claims Analysts provide you with expert claims advocacy, guiding you through the filing process and working diligently to secure the best possible settlement with your insurer.

**If you experience a loss**, filing a claim is easy. Simply call the MMA PCS PEXL Center of Excellence at 855-426-1380, Monday-Friday, 8 am – 8pm, ET, and our Claims Analysts will guide you through the process.

The Group Personal Excess Liability policy is issued by Chubb.

<sup>1</sup> Private Client Insurance Benchmarking Study, 2023; Marsh McLennan Agency Private Client Services

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