Group Personal Excess Liability Insurance Program

A VOLUNTARY BENEFIT FOR THE MEMBERS OF THE

MASSACHUSETTS BAR ASSOCIATION

Protect Your Family, Avoid Financial Loss, And Gain Peace Of Mind

You've worked hard to build your success — don't let unexpected events jeopardize it. Whether it's a car accident, a guest injury, a lawsuit from volunteer work, or an accident on the slopes, the right coverage is essential. Without it, your financial future could be at risk.

The Group Personal Excess (Umbrella) Liability policy from Chubb offers extra protection above your existing homeowner, auto, and other personal insurance policies.

HOW MUCH COVERAGE DO YOU NEED?

Personal lawsuits are on the rise, with growing liabilities and large jury verdicts. Your coverage needs depend on your financial situation and risk factors.

- Review your assets: home(s), vehicles, valuables, and investments.
- Assess risk factors: teen drivers, swimming pools, watercraft, social media, etc.
- Consider potential financial impact: Lost wages, medical costs, or the consequences if a family member is injured in an accident. (Uninsured Motorist coverage helps protect your family.)

To enroll in the September 1, 2026 to September 1, 2027 program, please click on the link to enroll and select your desired coverages.

Please complete the enrollment online registration code mba at

https://groupexcess.hubinternational.com/Login.aspx

Enrollment deadline August 31, 2026

Any questions reach out to Mary Ellen McIver at HUB International 978-661-6816

maryellen.mciver@hubinternational.com

See page 2 for Available Coverage Options

ANNUAL PREMIUMS:

Liability Limit	Annual Premium*
$1,000,000	$715
$2,000,000	$1,150
$3,000,000	$1,438
$5,000,000	$1,920
$10,000,000	$3,094

OPTIONAL PROGRAM COVERAGE:

Excess Uninsured/Underinsured Motorist Coverage
Provides essential coverage for medical bills, damages for pain and suffering, and loss of income resulting from an injury in the event you or your family is in an accident with an at-fault driver who has little or no liability insurance, or when the other party cannot be located (hit & run).

UM/UIM Limit	Additional Premium*
$1,000,000	$352
$2,000,000	$614
$3,000,000	$884
$5,000,000	

**pricing does not include Taxes & fees*

IMPORTANT NOTES

- In response to feedback received after introducing their new contract last year, Chubb has made some additional changes to their contract. A summary of the updates is available for your review in our FAQ page.
- This policy is excess over all other personal insurance.
- All participants insured with Chubb for their primary coverage must reduce their underlying liability to no more than $1 Million.
- UM/UIM Limit cannot exceed your selected liability limit.
- To comply with State of California requirements, participants who decline Excess Uninsured/Underinsured Motorist Coverage must provide a signed rejection form.

REQUIRED UNDERLYING LIMITS OF LIABILITY: (Please Note Changes to UM/UIM & Watercraft Limits)

You must maintain the following primary insurance limits or gaps in your coverage will occur.

Coverage	Limit
Personal Liability on Homeowners' Insurance Policy	$300,000
Recreational Vehicles not subject to registration	$300,000
Automobile Liability – including motorcycles and recreational vehicles subject to registration	$250,000/$500,000 Bodily Injury and $100,000 Property Damage; or $300,000/$300,000 Bodily Injury and $100,000 Property Damage; or $300,000 Combined Single Limit
Uninsured/Underinsured Motorist Liability	$250,000/$500,000 Bodily Injury; or $300,000/$300,000 Bodily Injury; or $300,000 Combined Single Limit
Watercraft Liability (under 26 feet and 50 horsepower)	$300,000
Watercraft Liability (26-70 feet or over 50 horsepower)	$500,000

Please note: Coverage is excluded for watercraft longer than 70 feet or with a max speed greater than 65 mph