



## Personal insurance solutions

### An overview for family offices

Property and liability insurance is an essential part of wealth preservation, yet many view it as a footnote to their overall financial plans. Family office managers can rely on Chartis to protect individual assets, cover exposures and provide an outstanding level of service. We understand the unique risks our distinguished clientele face and know the best methods to mitigate them.

#### Complex needs, one resource

Those who have a lot to protect are wise to choose a provider that can address all of their coverage needs. Working with one insurer not only reduces administrative hassles, but also helps eliminate gaps or overlaps in protection. Our Private Client Group focuses exclusively on the high net worth sector. We offer custom-tailored policies for homes, excess liability, regular-use and collector cars, private collections, yachts and more. Additional advantages include:

- The industry's **highest personal excess liability limit: \$100 million** (higher limits available if needed)
- **Group personal excess liability insurance** programs
- Broad coverage for **Limited Liability Corporations** managing personal exposures
- **Kidnap, ransom and extortion insurance** coupled with resources to reduce the likelihood that an individual will be targeted in the first place
- Insurance for **family office professionals:** Errors & Omissions, Directors & Officers and Employment Practices Liability coverage

#### Customized coverage

One-size-fits-all insurance policies aren't meant for those with complex assets to protect. Our policies were specially created to address the unique exposures that can come with substantial wealth. For example:

##### Insuring fine homes

If a total loss occurs, we often can pay to rebuild the home to match its exceptional quality, even if doing so exceeds the policy limit. Other perks include high deductible options to help control costs, and a range of optional policy enhancements so that each policy reflects what matters most.

##### Choice of legal representation

In the event of a covered liability lawsuit, policyholders may choose from a national panel of preeminent defense specialists; most insurers leave their customers out of this process entirely. Private Client Group's policy also can provide reimbursement of expenses<sup>1</sup> for one's personal attorney to monitor the defense.

##### Solutions for private staff

Those with nannies, housekeepers, chauffeurs or other domestic workers can obtain Employment Practices Liability coverage to protect against claims of wrongful termination, discrimination or sexual harassment. In addition, our Basic Health Benefits<sup>2</sup> offering can help ease the financial impact of accidents and illnesses for domestic staff.

##### Protecting passions

Comprehensive coverage is available for precious collections of fine art, jewelry, wine, antiques and more. Worldwide coverage automatically extends to newly acquired items<sup>3</sup> and offers freedom and flexibility, particularly for those insuring jewelry.

<sup>1</sup> Up to \$10,000 (higher limits available); some restrictions may apply.

<sup>2</sup> Not available in all states. This is not a traditional comprehensive health insurance plan and should not be considered a substitute for comprehensive health insurance or major medical coverage.

<sup>3</sup> Up to 25% of policy class limit; effective for 90 days after purchase.

**360° protection**

Complementing Private Client Group's policies is a range of services designed to prevent avoidable property damage, simplify claims settlement and ultimately reduce the cost of insurance.

**Exceptional claims service**

Our expert team handles each claim with unprecedented flexibility, choice and personal attention. Claims professionals are available 24 hours a day, 7 days a week; emergencies are responded to within the hour.

**Proactive loss control**

We take great care to help policyholders lessen the likelihood of damage to their assets or reputations. Services include:

- Detailed valuations to ensure adequate levels of homeowners coverage are in place and to identify exposures that could cause costly damage if left unchecked
- Wildfire Protection Unit<sup>®4</sup>—This complimentary service helps West Coast policyholders residing in wildfire-prone areas protect their homes throughout the dry season.
- Hurricane Protection Unit<sup>®4</sup>—This complimentary service is designed to help coastal homeowners prepare effectively for hurricane season, and minimize the impact of wind and water on their properties after a major storm.
- Emergency preparedness services designed to reduce threats to family safety, security and personal wealth
- Complimentary consultations to assess a home's plumbing systems and determine the best ways to minimize the threat of water damage—a leading cause of homeowners' insurance claims
- Private collection management to preserve the value of fine art, jewelry, wine, antiques and other collectibles
- Complimentary background checks on private staff
- Personal security services, including security for special events, electronic identity protection and security system planning
- Residential engineering consultations to protect sophisticated electronic and mechanical equipment before a system failure occurs; an infrared camera may be used to reveal threats undetectable to the naked eye<sup>5</sup>

**An added benefit for your family office**

With Private Client Group, your family office will also have access to some of our risk management capabilities. If your family office works with our partner agents to incorporate property and casualty insurance planning into you advisory practices, you may have complimentary access to the following:

- Emergency preparedness services, on a prospective basis for large and or/strategic opportunities
- Residential engineering consultations for family office buildings (when privately owned)
- Art collection management services
- Private staff background screening
- Historical property and maintenance advice
- Consultations to assess the family office plumbing system to identify ways to reduce the risk of potential water damage

<sup>4</sup> Not available in all areas; visit [www.chartisinsurance.com/pcg](http://www.chartisinsurance.com/pcg) for areas of operation. Enrollment is required.

<sup>5</sup> Not available in all states. Eligibility requirements apply.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. Private Client Group is a division of Chartis Inc. Insurance is underwritten by a member company of Chartis Inc. This is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions and are subject to underwriting review and approval. Services provided by third parties are not part of the insurance policy, are not guaranteed by Private Client Group and may be discontinued at any time.