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The Top 3 Reasons Why Veterinarians Need Personal Excess Liability

A 15-Minute Webinar

Welcome!

Thank you for joining today's webinar hosted by the
AVMA PLIT-sponsored Program!

Today's Speakers:

- ▶ **Melissa Garrett**, Sales Manager for the AVMA PLIT-sponsored Program and HUB International Midwest Private Client Group
- ▶ **Zach Carter**, HUB International Midwest Private Client Group Account Manager

Reminder: The Group Personal Excess product is not available in Arizona, Indiana, Kansas, Maine, Vermont, or Puerto Rico due to local insurance laws.



What is Personal Excess Liability Coverage?

- ▶ Broad personal umbrella insurance that will provide coverage beyond your underlying homeowner's and auto policies.



Why is the AVMA PLIT-sponsored Program Offering the Excess Liability Product to AVMA Members?

- ▶ To provide an important insurance product, purchased on a group basis to allow for premium savings without individual underwriting.



Why do Veterinarians Need this Coverage?

1. Enhanced Protection
2. Significant Savings
3. Easy Access

1. Enhanced Protection

- ▶ Top claims for personal umbrella insurance: auto-related liability and premise liability
- ▶ Benefits of the Chubb group personal umbrella program:
 - ▶ Unlimited defense coverage and supplemental defense
 - ▶ Uninsured and underinsured motorist protection
 - ▶ Non-owned automobile coverage
 - ▶ Coverage for personal injury
 - ▶ No pet exclusions
 - ▶ Worldwide coverage to follow you during travel

2. Significant Savings

- ▶ Due to group-buying power, you will experience premium savings for a superior product in comparison to offerings through your local agent.

3. Easy Access

- ▶ Signing up for personal excess liability coverage is easy! Visit www.avmaplit.com/excess to review excess limits and premium options, as well as required underlying limits.
- ▶ You can register online and fill out a brief enrollment form. The enrollment deadline is 1/31/12 to participate in the full policy term: 2/1/2012-1/31/2013.
- ▶ Contact Zach for consultation at 800-228-PLIT (7548) ext. 401-2110

You will receive a webinar follow-up email including enrollment and contact information.

Thank you for attending this webinar!

We will now begin the Q&A session, please feel free to participate.

www.avmaplit.com/excess

Zach Carter: 800-228-7548, ext. 401-2110

