

Exceptional coverage. Exemplary service. Unexpected value.®

## Private Client Group



Chartis provides property and liability insurance to successful individuals and families through its Private Client Group. Look to us for sound financial protection, resources to lessen the chance of property damage, and claims service with unparalleled support and flexibility.

### Custom-tailored coverage for your full range of assets.

Our insurance policies complement one another, helping eliminate gaps or overlaps in coverage.

#### Homeowners

Our comprehensive coverage addresses the unique insurance challenges faced by owners of high-end residences. High deductible options are available to help control costs. If a total loss occurs, we pay to rebuild your home, even if doing so exceeds the policy limit.<sup>1</sup> In addition, trusted specialists are available to provide complimentary home valuations, loss prevention strategies and security advice.

#### Personal Excess Liability

Receive worldwide coverage against personal injury, property damage and catastrophic financial losses, and choose from the highest limits of liability available — up to \$100 million. Employment Practices Liability coverage protects against lawsuits filed by domestic staff, while Not-for-Profit Board Liability Protection<sup>2</sup> safeguards personal assets as you serve your community. In the event of a covered lawsuit, you may choose your counsel from a nationwide panel of preeminent litigation defense specialists. Our policy even provides reimbursement of expenses for your own attorney to monitor the defense.<sup>1</sup>

#### Automobile

Collector and regular-use cars can be packaged together on one policy for added convenience. We also provide for repairs with original manufacturers' parts, choice of repair shop and increased coverage for loss of use, so you can rent a vehicle of comparable value if yours is being repaired or replaced. Additional features include high deductible options; agreed value provisions —

the coverage amount determined at the onset of a policy is locked in for the entire term; and generous coverage for newly acquired vehicles.

#### Private Collections

Whether your passion is fine art, antique furniture, jewelry, wine or other collectibles, we can provide precise protection. Worldwide coverage, which automatically extends to newly acquired items, offers unprecedented freedom and flexibility.

#### Yacht

All boats are not created equal, which is why we offer comprehensive insurance for a wide range of watercraft, from small boats used on inland lakes to “super yachts” cruising worldwide. Our capacity enables us to offer large limits of property and liability coverage. In addition, the in-house yacht experts at Private Client Group are uniquely qualified to help identify and eliminate hard-to-find gaps or overlaps in coverage.

#### Additional Specialized Products

In addition to traditional insurance products, we offer access to:

- Solutions for employers of private staff
- Aviation insurance
- Kidnap, ransom and extortion insurance
- Insurance for family offices
- Worldwide travel protection
- Excess flood insurance

## 360° protection.

Complementing our offerings are high-touch resources designed to prevent loss, simplify claims settlement and ultimately reduce the cost of insurance.

### Services for Fine Homes

We have a thorough understanding of the rebuilding costs associated with fine homes. Rely on us to provide detailed structural valuations and expert advice on measures to prevent loss.

### Natural Catastrophe Mitigation and Disaster Planning

Advance preparation can help protect complex, high-value properties — especially those in remote locations — from perils such as fire and water damage, as well as from natural catastrophes such as hurricanes, earthquakes, wildfires and floods. We can visit your property to identify potential threats and recommend appropriate solutions. As a policyholder, you'll also have access to unique services such as our Hurricane Protection Unit<sup>®</sup>, Wildfire Protection Unit<sup>®</sup>, water damage prevention and much more.<sup>3</sup>

### Collection Management

We can customize comprehensive and professional maintenance programs for art, jewelry, wine and a wide range of other fine collectibles. Our in-house professionals are at your disposal to help you, or your curatorial staff, preserve and often enhance the value of your private collection. Activities



include conducting and maintaining inventories, as well as inspecting collections to monitor their condition. We also coordinate and oversee conservation, packing and storage. This is just a small sampling of the services provided by our staff.

### Personal Security Consultation

Confidential personal security services can help minimize threats to your family, home and belongings. Security services for special events, electronic identity protection and security system planning and design are just a few of our offerings.

## Concierge-level Claims Service<sup>®</sup>

Private Client Group is committed to providing the finest claims service in the industry. We pride ourselves on offering fast, seamless settlements along with unprecedented responsiveness, flexibility and choice. Since inception, our claims team has consistently received a 99% satisfaction rating from policyholders who complete our claims satisfaction survey.



1) Some restrictions apply. See policy for details. 2) For qualifying organizations; some exceptions apply. 3) Services are not available in all states; eligibility requirements apply; enrollment required. Please contact your independent insurance broker for more information.

Insurance is underwritten by a member company of Chartis Inc. This information 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 may not be available in all jurisdictions and is subject to underwriting review and approval.