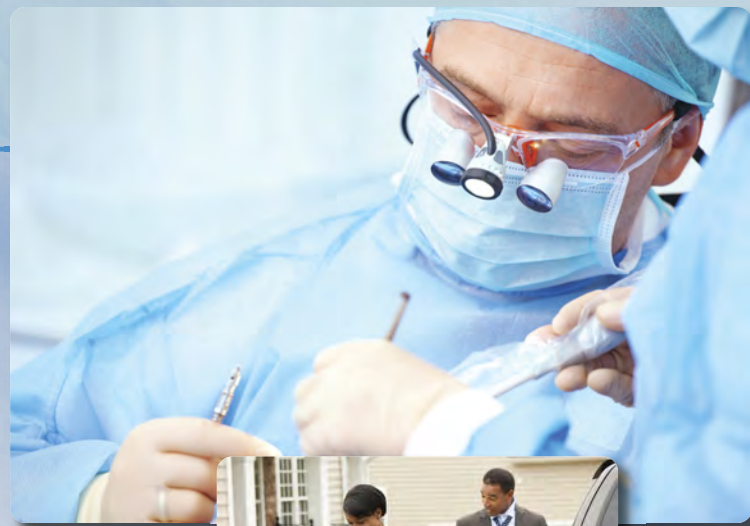


OMSNIC

DEFENDING THE SPECIALTY

GROUP PERSONAL EXCESS LIABILITY INSURANCE

*Providing group personal
excess liability insurance to
a unique group of professionals*



With litigiousness in the United States growing at an alarming pace, you are exposed to the risk of a personal lawsuit more than ever before.

OMSNIC has teamed with **Chubb Insurance Company** and **My Group Excess Insurance, Inc.** to provide you, at no additional charge, with a \$1 million limit Chubb Group Personal Excess Liability Insurance policy. This policy protects against damages and costs you or an eligible family member will have to pay in the event of a covered lawsuit beyond what is provided under your primary auto, homeowners, renters, recreational vehicle, motorcycle, and watercraft insurance policies. Additional liability coverage limits up to \$25 million are available.



POLICY FEATURES AND BENEFITS INCLUDE:

- **Worldwide Coverage**
- **Discounted Pricing**
- **No Individual Underwriting**
- **Uninsured/Underinsured Coverage and Higher Limits**
- **Identity Theft and Fraud Coverage**
- **Unlimited Defense Costs Coverage**

GROUP PERSONAL EXCESS LIABILITY INSURANCE FROM CHUBB

Your auto, homeowner and watercraft policies may not provide enough protection in the event of a serious loss. You can receive additional coverage from an “umbrella policy”. Coverage under this type of policy is in excess of your primary insurance. For example, if you are in a car accident, your primary auto insurance policy would be your first level of coverage, and Chubb’s Group Personal Excess Liability Insurance would be the final level of coverage after all other applicable policy limits are exhausted.

DESCRIPTION OF COVERAGE PROVIDED BY OMSNIC

Who is covered within the group policy?

A “covered person” includes the person who enrolls as a part of the group policy (*all members of OMSNIC*) and that person’s spouse or domestic partner, any relative or any other person under 25 who is in the insured’s or the relative’s care. All must be residents of the same household. Coverage includes students away at school even if they are residents of a different state or are enrolled in a study abroad program.

Additionally, coverage extends to “permissible use”, which includes any person using a covered vehicle or watercraft with permission from the certificate holder or a family member with respect to their legal responsibility arising out of its use.



POLICY FEATURES AND BENEFITS

- **No Individual Underwriting.** There is no individual underwriting application process. It does not matter how many homes, vehicles, watercraft, recreational vehicles (such as ATVs and waverunners) or young drivers that you have. Your driving record or individual loss history doesn’t matter. You must maintain underlying insurance policies for home, vehicles, watercraft, etc., to avoid a gap in coverage. Refer to the chart on page 5 for the required underlying limits.
- **Uninsured/Underinsured (UM/UIM) Coverage and Higher Limits.** This policy offers substantially higher limits that may not be readily available in the marketplace. Excess liability coverage up to \$25 million and excess uninsured/underinsured motorist coverage up to \$5 million is available. One out of six drivers today are uninsured and many more are underinsured. ***Most umbrella policies do not offer uninsured and underinsured motorist coverage. Unfortunately most umbrella claims come from uninsured and underinsured motorists.***
- **Worldwide Coverage.** Unlike most individual umbrella policies, the Chubb Group Personal Excess policy, provided by OMSNIC, covers you anywhere in the world. This is increasingly important as world travel and study abroad programs become more commonplace.
- **Discounted pricing.** Through the Chubb Group Personal Excess policy, provided by OMSNIC, you have access to increased limits at a discounted price you won’t find anywhere else.
- **No Annual Aggregate.** Limits of liability apply to each individual group member per occurrence, with no aggregate limits applicable.
- **When you retire,** you can keep this policy along with all of its coverage benefits and preferred pricing.

COVERAGE HIGHLIGHTS

- **Unlimited defense costs** are paid in addition to the limit of liability for any suit seeking covered damages that are either not covered by the underlying liability insurance or covered by the underlying insurance, the limits of which have been exhausted. Defense costs do not erode the coverage available to satisfy any judgment against an individual group member.
- **Liability coverage for Property Damage and Personal Injury** is automatic. Coverage includes bodily injury as well as shock, mental anguish, mental injury, sickness or disease including death; injury because of false arrest, false imprisonment or wrongful detention; malicious prosecution or humiliation; wrongful entry or eviction; libel, slander, defamation of character, or invasion of privacy.
- **Automatic coverage for non-compensated directors and officers** on not-for-profit boards. Coverage applies for losses under this policy if a group participant is found personally liable for personal injury or property damage resulting from his or her volunteer participation on a non-profit board. A group participant's defense costs are also covered for allegations of a covered loss arising from such participation.
- Liability coverage is included for incidental **business and farming** pursuits related to volunteer, charitable and at-home or away-from-home business.



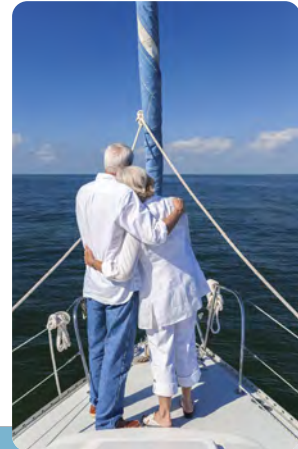
ALSO INCLUDED

- **Loss of Earnings** coverage up to \$25,000 is included, with no per-day limit, when a covered group member is asked to participate in a court proceeding.
- **Identity Fraud Expense** coverage is automatically included up to \$25,000. Complimentary **Identity Theft Resolution Services** are available from Identity Theft 911, a premier identity management provider. Identity Theft 911 can offer resources to proactively protect identity and also provide assistance with resolving identity theft should a participating member fall victim to this growing crime. In addition, Identity Theft 911 can assist with disaster recovery, replacing sensitive personal identification and financial documents that are lost or destroyed in a natural disaster, home fire or flood. Visit www.chubbidtheft.com for more information.
- **Kidnap Expense** coverage will pay for up to \$100,000 for kidnap expenses you or a family member incurs solely and directly as a result of a kidnap and ransom occurrence.
- **Shadow Defense** coverage will pay up to \$10,000 for an attorney to shadow CHUBB's attorney to make sure everything is handled to your satisfaction.
- **Reputational Injury** coverage will pay up to \$25,000 for expenses that you or a family member incur for services provided by a reputational management firm to minimize potential injury to the reputation of you or a family member if Chubb is defending you or a family member in a suit seeking covered damages.
- There is no exclusion for **pollution liability**, except as related to incidental farming.

REQUIRED PRIMARY UNDERLYING LIABILITY INSURANCE POLICY LIMITS

You and your family members should carry the minimum required underlying coverage limits summarized in the chart below. **If you do not, you may have a gap in coverage.** The Group Personal Excess Liability Insurance policy applies above the required underlying limits. These limits are typical of the limits most insurance companies require for a personal excess policy.

IMPORTANT: Contact your current insurance carrier or OMSNIC agent to ensure that your personal insurance program has the required underlying limits. **This does not provide additional coverage over your professional liability limits.**



	COVERAGE	UNDERLYING LIMITS
HOME	Personal Liability/Property Damage	· \$300,000 per each occurrence
	Personal Automobile Liability Private passenger autos, motor homes, motorcycles and other motor vehicles with less than four wheels (Registered Vehicle)	· \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR · \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR · \$300,000 combined single limit per each occurrence
AUTO	Personal Automobile Liability (Unregistered Vehicle)	· \$300,000 bodily injury and property damage per each occurrence
	Uninsured Motorist/ Underinsured Motorist Protection	· \$250,000 bodily injury per person, \$500,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR · \$300,000 bodily injury per person, \$300,000 bodily injury per each occurrence and \$100,000 property damage per each occurrence; OR · \$300,000 combined single limit per each occurrence
WATERCRAFT	Watercraft · Less than 26 feet, or less than 50 engine-rated HP	· \$300,000 per each occurrence
	· More than 26 feet, or more than 50 engine-rated HP	· \$500,000 per each occurrence

PLEASE NOTE: If you carry limits that are higher than the minimums required under the plan, you can either reduce your underlying limits to the required minimums, or you can continue to maintain the higher limits. If you choose to leave your underlying limits higher than the minimum amount required, you will simply have more total coverage.



FREQUENTLY ASKED QUESTIONS

What is Group Personal Excess Liability Coverage and why do I need it?

Now more than ever before, Americans are confronted by multiple risks that threaten financial assets and lifestyles. Personal liability lawsuits can run in the multi-million dollar range, and in such cases, personal liability insurance alone may not be enough. Chubb Group Personal Excess Liability Insurance provided by OMSNIC, offers an attractive solution for helping to preserve your assets in the face of an ever-increasing array of financial loss exposures.

How does it work?

OMSNIC has provided you, at no additional cost, with excess limits of \$1 million liability and \$1 million of uninsured/underinsured motorist coverage. Group participants can then choose to purchase a range of increased limits and are charged the corresponding premium (see Table 1 and Table 2 on page 7). You do not have to purchase increased limits if you desire not to.

What is covered under the group policy?

The Chubb Group Personal Excess Liability Policy provided by OMSNIC, offers you and your covered family members with broad protection and liability limits in excess of your primary auto, homeowners, renters, recreational vehicle, motorcycle, and watercraft insurance policies. Coverage includes personal injury and property damages for which you or a covered household member may be legally responsible in the event of a personal liability lawsuit. Large watercraft and personal watercraft are covered on a first dollar basis if rented or furnished for 60 days or less. Defense costs for a covered loss are at Chubb's expense and in addition to the policy limit.

NOTE: This does not provide additional coverage over your professional liability limits.

What types of injuries are included in the personal injury coverage?

Personal injury includes: shock, mental anguish, or mental injury; false arrest, false imprisonment, or wrongful detention; wrongful entry or eviction; malicious prosecution or humiliation; libel, slander, defamation of character, or invasion of privacy; bodily injury including sickness or disease that results from physical bodily harm.

Does a group member have Personal Excess Liability Coverage for a rental home that is leased for income?

The group policy will provide excess liability coverage if a rental property is covered by the participant's underlying personal homeowners policy and meets the definition of "incidental business property" under the group policy. The definition of "incidental business property" includes the rental of, to be used as a residence, a condominium, apartment unit, one or two family dwellings owned by you, or a three or four family dwelling owned by you.

Where can I get more information?

To learn more about the **Chubb Group Personal Excess Liability Policy provided by OMSNIC**, contact **My Group Excess Insurance: 1-855-MY GRP EX (1-855-694-7739)**, by email at info@mygroupexcess.com, or online at www.mygroupexcess.com.

Are professional and business activities included?

Professional activities are not included in the coverage, but incidental business or incidental farming activities and property liability are covered by the group liability policy from Chubb, subject to the limitation and exclusions stated in the policy under "business pursuits".

Is coverage included for a director or officer (of a NOT-FOR-PROFIT organization)?

Coverage is included for a covered person's actions or failure to act arising from activities as a non-compensated director or officer of a not-for-profit organization.

Can the Chubb Group Personal Excess Liability Policy provided by OMSNIC be converted to a personal umbrella policy if I leave the group or if the group policy ceases to exist?

If you retire you can remain in the group program with its preferred coverage and pricing but you will be responsible for the entire premium including the first \$1 million limit. Otherwise, no, the policy is not convertible. We recommend that you talk with your local OMSNIC representative to replace your coverage with an individual policy with Chubb or another insurance company. *(There is a 60-day extension for individuals who are no longer eligible for the group, but in no event does such coverage go beyond the expiration date of the policy.)*

I already have an individual excess liability policy with Chubb or another carrier. Will the Group Personal Excess Liability Insurance "stack" or go above my existing umbrella that I have?

No, this Chubb Group Excess Policy from Chubb is intended to replace your existing individual excess liability policy. Not only is the coverage in this program as good as or better than your individual policy but OMSNIC is providing you with \$1 million of coverage.

What if my current individual policy is more than \$1 million?

With this program you have the ability to increase your limits to the same level of protection you were receiving before. In fact, you can purchase equal or even higher limits than you previously had for a fraction of what you were previously paying.

What happens when I retire?

When you retire from practice you still have access to this program and will be able to receive the preferred coverage and pricing. As a retired member of OMSNIC you can elect to either continue with the program or not. If you decide to continue the only change is that you will now be responsible for the first \$1 million of coverage.

How do I file a claim?

Filing a claim is easy. Call claims, 1-800-CLAIMS-0 (1-800-252-4670), day or night (24/7).

HOW DO I ENROLL FOR INCREASED LIMITS?

Enrollment is easy. If the \$1 million limit that OMSNIC is providing you is sufficient, you are automatically enrolled. You have nothing else to do. Just make sure your underlying limits meet the minimum requirements.

If you want higher limits you simply select the coverage limits that best suit your needs, complete the included one page increased limit enrollment form, and send it with the total annual premium for that limit to My Group Excess at PO Box 2203 Ellicott City, MD 21041. Coverage renews every year on October 1st and extends for a one-year policy term. **Your limits can be increased at any time throughout the year and will be effective the first of the following month after we receive the increased limit enrollment form.**



COVERAGE OPTIONS AND COSTS

Your cost depends on the coverage limits you choose. Remember OMSNIC has already provided you with \$1 million of coverage and no additional coverage needs to be purchased for inclusion in the program. There is a flat rate for coverage under this plan. You can choose from among the following limits for Excess Liability, which will include \$1 million Excess Uninsured/Underinsured Motorist Protection (Table 1). Table 2 lists charges if you wish to increase Uninsured/Underinsured motorist coverage.

OMSNIC will be providing \$1 million excess liability coverage and \$1 million UM/UIM coverage for each OMS. The chart shows the additional coverage options with premiums.

IMPORTANT: You can increase your excess limit without increasing your Uninsured/Underinsured motorist coverage as shown in Table 1.

NOTE: If you elect to increase your limit, your coverage is increased to that amount and not provided in addition to the \$1 million limit OMSNIC is providing. (EXAMPLE: You choose to pay \$75 to raise your limit from \$1,000,000 provided by OMSNIC to \$2,000,000. Your Total limit will be \$2,000,000.)



TABLE 1
EXCESS LIABILITY COVERAGE
WITH \$1 MILLION UNINSURED/UNDERINSURED
MOTORIST PROTECTION

COVERAGE	ANNUAL PREMIUM
\$1 million	Provided by OMSNIC
TO INCREASE TO:	
\$2 million	\$75
\$3 million	\$200
\$5 million	\$250
\$10 million	\$625
\$15 million	\$1,085
\$20 million	\$1,890
\$25 million	\$2,425

TABLE 2
EXCESS UNINSURED/UNDERINSURED
MOTORIST PROTECTION

COVERAGE	ANNUAL PREMIUM
\$1 million	Provided by OMSNIC
TO INCREASE TO:	
\$2 million	\$80
\$3 million	\$160
\$5 million	\$320



My Group Excess, an independent insurance agency, is designed to meet the personal excess liability or “umbrella” needs of OMSNIC’s oral and maxillofacial surgeon members. **My Group Excess** is proud to offer this program, underwritten by Chubb Insurance company, for OMSNIC policyholders.

FOR MORE INFORMATION

For additional coverage details and questions, contact **Jack Kohlenstein**, or any of the program administrators at **My Group Excess Insurance** at 1-855-MY GRP EX (1-855-694-7739) or info@mygroupexcess.com. Visit us online at www.mygroupexcess.com

GROUP PERSONAL EXCESS LIABILITY INSURANCE



COVERAGE EFFECTIVE DATE

Coverage renews every year on October 1st and extends for a one-year policy term. You can increase your limits at any time throughout the year. Shortly following your enrollment, you will receive an individual certificate directly from My Group Excess Insurance. Please retain this certificate for your records. A copy of the entire policy can be furnished upon request.

NOTE: This policy is not convertible to a personal umbrella policy. If you leave the group, or the group policy ceases to exist, your agent or broker can help you replace your coverage.

TO FILE A CLAIM

Filing a claim is easy.

Call claims, **1-800-CLAIMS-0 (1-800-252-4670)**, day or night (24/7).



This program is being underwritten by **Chubb Insurance Company** for **OMSNIC** policyholders. Chubb refers to Federal Insurance Company, a member of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. This program is being marketed through My Group Excess. My Group Excess may also sell additional insurance products of other companies. OMSNIC does not endorse or recommend any insurance products My Group Excess may sell that are written by other insurance companies.