

Producer Information

Coverage and service comparison Private Client Group vs. typical direct writer¹

Homeowners

Coverage feature	Private Client Group	Typical direct writer
Guaranteed replacement cost	Included ²	Capped at 125-150% of Coverage A value
Back-up of sewers and drains	Included; up to dwelling value	Unavailable
Business property	Up to \$25,000	Up to \$5,000
Deductible options	Up to \$100,000 available	Limited
Primary flood	Available	Unavailable
Equipment breakdown	Available	Unavailable
Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery	Available	Unavailable
Traumatic threat or event recovery	Available	Unavailable
Green rebuilding expenses	Available	Unavailable
Waiver of deductible on losses over \$50,000	Available	Unavailable
Replacement cost cash out option	Included	Unavailable
Lock replacement	Included; no deductible	Unavailable
Food spoilage	Included	Unavailable
Loss prevention devices following a claim	Included; up to \$2,500 available	Unavailable
Complimentary services		
Natural catastrophe protection	The Wildfire Protection Unit [®] and Hurricane Protection Unit [®] are designed to maximize preparedness and lessen the impact of damage when it can't be avoided. ³	No services available
Home valuation and loss prevention consultation	Included	Unavailable
Background checks	Available for private staff, financial advisors and tenants.	Unavailable; can be purchased by third party vendor for a fee.

¹ Data current as of 07/10.

² Extended replacement cost of 150% in FL, HI, SC and 200% in CA.

³ Eligibility requirements apply; enrollment required.

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Automobile

Coverage feature	Private Client Group	Typical direct writer
Worldwide protection	Included	Typically U.S. and Canada only
Agreed value	Included	Unavailable
Lease/loan gap	Included	Typically unavailable
Collector vehicles	Available	Typically unavailable
Original manufacturers' parts	Included; when available	Unavailable
Vehicle lock replacement	Included	Unavailable
Rental car following a claim	Up to \$12,500 with no per day limit	Up to \$900 with a per day limit
New car replacement	Included	Optional; limited
Cash settlement	Available	Unavailable
Towing	Included	Optional
Personal property	Included; up to \$2,500	Unavailable
Choice of repair facility	Included	Limited

Personal Excess Liability

Coverage feature	Private Client Group	Typical direct writer
Limits of liability	Up to \$100 million	Up to \$5 million
Under/uninsured motorist limits	Up to \$10 million	Up to \$1 million
Choice of legal counsel	Available; choose from a roster of preeminent law firms	Unavailable; company assigns without client involvement
Personal attorney participation in defense	Included up to \$10,000 (up to \$100,000 available)	Unavailable
Employment practices liability insurance	Available; up to \$2 million in limits with an additional \$25,000 of coverage for public relations needs	Unavailable
Not-for-profit board liability	Available; up to \$1 million	Unavailable
Worldwide protection	Included	Unavailable
Personal injury	Included	Unavailable
Medical payments	\$10,000	\$1,000
Identity fraud restoration expense	Available; up to \$100,000	Unavailable
Incidental business at home	Included	Unavailable
Kidnap expense	Available; up to \$250,000	Unavailable
Defense costs	Outside of policy limit	Inside of policy limit
Complimentary services		
Background checks	Available for private staff, financial advisors, tenants and international staff	Unavailable

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Private Collections

Coverage feature	Private Client Group	Typical direct writer
Worldwide protection	Included	Typically unavailable
Articles of others	Included if the class is already covered on the policy; up to \$1 million	Unavailable
Market appreciation	Included; up to 150% of market value	Unavailable; cost to repair or replace
Newly acquired property	Included for up to 90 days; up to 25% per class	Lesser amount of 25% per class or \$10,000
Damage from earthquake, windstorm and flood	Included	Included; limited
Coverage in transit and on exhibition	Included	Unavailable
Complimentary services		
Collection management and loss prevention consultation	Included	Unavailable

Watercraft/Yacht

Coverage feature	Private Client Group	Typical direct writer
Worldwide protection	Ability to provide pre-defined or worldwide navigation based on specific cruising plans	Only U.S and Canadian inland waters; limited coastal cruising
Value of vessel	Unlimited	Limited capacity for higher values
Comprehensive Protection & Indemnity (P&I)	Full P&I limit coverage (no sub-limits) for bodily injury, property damage, pollution; additional coverage for marine environmental damage	Sub-limits per person for bodily injury, per accident for bodily injury and per accident for property damage
Defense costs	In addition to the P&I limit	Included within the P&I limit
“All risk” coverage	Coverage for all risks, except those that are specifically excluded	Coverage subject to exclusions; may include named perils only
Deductibles	Waived for total loss or collisions with third party at-fault vessels or damage to navigational electronics due to lightning	Deductible applies for all losses to hull, contents and electronics

Other specialized products available through Chartis

Coverage feature	Private Client Group	Typical direct writer
Private aircraft	Available	Unavailable
Excess flood (admitted)	Available	Unavailable
Kidnap, ransom and extortion	Available	Unavailable
Workers' compensation	Available	Unavailable
Worldwide travel protection	Available	Unavailable
Basic healthcare for private staff	Available	Unavailable
International properties	Available	Unavailable

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