

PERSONAL LINES

Personal Liability Insurance



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Eligible Accounts

Personal liability insurance is essential for anyone looking to protect their assets from the financial consequences of lawsuits or claims.

This coverage is particularly critical for:

- Individuals concerned about covering assets and future earnings
- Homeowners and renters
- High-net-worth individuals
- Short-term rental property owners
- Families with children or pets
- Anyone engaging in activities that could potentially lead to liability claims

Coverages Offered

- Personal Umbrellas (Primary & Excess Layers): Additional liability covering lawsuits, medical bills, personal injury claims, and more.
- Personal CPL/Premises Liability: Offers standard liability coverages that may not be available on your homeowners or DIC policy. Also, an option for locations that choose to not carry any property coverage. Protects against claims that arise from your covered locations and can provide worldwide liability.
- Excess CPL/Excess Premises Liability: Offers increased liability coverages limits over what is already in place. Perfect for LLC, trusts or estates. Also can provide additional excess liability coverages over short term rentals/Airbnbs or builders risk.
- Kidnap & Ransom: Provides financial protection for ransom payments, extortion, and crisis response in kidnapping situations. Can also provide medical cost coverage for injuries sustained.
- Event Cancellation: Covers financial losses from venue fees, vendor costs, and non-refundable expenses. Can also provide required additional insureds endorsements required by venues.

Optional Coverage Enhancements

- Personal Injury
- Worldwide liability
- Workers Compensation for resident employees
- Increase in UM/UIM coverages

Limits

Personal Umbrellas up to \$10M, layering options available up to a total of \$25M CPL & Excess CPL up to \$5M

Policy Highlights

- A.M. Best 'A' Rated Carriers
- Experienced Underwriters
- Competitive Products
- National & International Capabilities
- Direct Bill Available
- Online Quote Portals
- High Net Worth & High-Risk Drivers
- Worldwide Coverage
- Defense Cost Outside the Limit
- Drop Down 1st Dollar Coverages Available
- International Drivers & Locations
- Senior Drivers with 250/500/100 & No Medical Statements
- Coverage for Trust, Estate, LLC, Partnership, Property Managers, Landlords, etc.

Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

Why Choose Us

Strong Relationships

With a vast network of top-rated carriers, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

Niche Solutions

Our expertise in specialized markets enables us to address unique or hard-to-place risks, ensuring your clients always have the right coverage.

Expert Guidance

Rely on our seasoned underwriters for strategic insights and hands-on support-from quote to renewal-empowering you to grow and retain business.

Contact

For inquiries, call us at 818.249.0100