

# EXCESS LIABILITY



Safeguarding the life  
you've built means more  
than an insurance policy.  
At Vault, we're **protecting  
what matters most:**  
cherished moments, family  
memories, and priceless  
legacies.



# VAULT EXCESS LIABILITY

Where there are exciting travels, opportunities, and experiences, there will inevitably be risks for high net worth individuals. These unique risks may not be sufficiently covered under an existing insurance policy. Having personal liability coverage protects you and your financial security from possible exposure. With Vault Excess Liability, you're protected.

## COVERAGE HIGHLIGHTS

### **Excess Uninsured/Underinsured Motorist Coverage**

In the event of a car accident involving an uninsured or underinsured driver, we have you covered. We offer high coverage limits to cover the excess.

### **Uninsured/Underinsured Liability Coverage**

If you or an insured family member are injured by someone with no or inadequate insurance, we offer up to \$1 million in coverage.

### **Defense Costs**

Vault pays legal defense costs, over and above your liability policy limit.

### **Choice of Counsel**

Vault provides access to a panel of leading attorneys, specializing in the needs of affluent clients, and knowledgeable of venues, judges and plaintiff's bar.



### **Available Funds for Your Personal Attorney**

Vault will cover up to \$10,000 in legal fees if you choose your own personal attorney in a lawsuit against you.

### **Employment Practices Liability Coverage**

Vault provides up to \$1 million in coverage for employment-related claims made by your domestic staff. This includes discrimination, wrongful termination and sexual harassment.

### **Not-for-Profit Director and Officer Liability Coverage**

If you serve on a not-for-profit board, Vault provides coverage up to \$5 million for liability exposure.

### **Crisis Management Coverage**

Up to \$25K to engage a crisis management firm to manage emergency, disruptive situations.

\*Not all products and services may be available in all jurisdictions and the terms and conditions of all products are subject to the applicable policy language.





# BASED ON A TRUE STORY

**Maria\* owns a swimming pool.**  
During the summer months she often hosts gatherings.

Knowing the risks of having guests enjoy her pool, Maria decided it'd be best to look into excess liability coverage.

Her Vault agent helped her find the best coverage amount for her situation to protect her from liability. Her agent also recommended some risk mitigation tips, including a pool enclosure, installing a retractable safety cover to close the pool when not in use, limiting alcohol around the pool, and having proper safety tools such as life vests.

Maria implemented these steps to reduce her risks and could host again with greater peace of mind.



## Do you need **personal excess liability coverage**?

Excess liability coverage is an often overlooked area of risk management and many individuals who have it are underinsured. Certain lifestyle factors can make you more at risk for liability.

### **Lifestyle factors that can increase your liability risks include:**

- Owning a boat
- Entertaining and hosting at your home
- Employing household staff
- Having a swimming pool on your property
- Driving frequently, especially in states with a high rate of uninsured motorists
- Having a dog at your home
- Serving on a board for a not-for-profit organization
- Being at risk for lawsuits due to status, fame, or posting frequently online
- Traveling abroad often

## What **type of risks** does excess liability protect you from?

After your primary coverage limits are exhausted on your home or auto policy, excess liability kicks in to cover in areas such as:

- Bodily injury, medical and liability claims due to accidents at your home, driving a vehicle, a dog bite, and other incidents
- Libel and slander lawsuits
- Property damage caused by you or a family member
- Wrongful employment lawsuits
- Liability due to actions as a not-for-profit board member



# THE VAULT DIFFERENCE

## Customized Solutions for **Unique Needs**

Where other insurers offer black and white coverage, Vault offers a blank canvas for customized policies tailored to our customer's needs.



### **Industry Innovator**

Vault was the first high net worth insurance provider to build a foundation on customized solutions. Our leaders are respected innovators with decades of insurance expertise and strong relationships to key industry stakeholders.



### **Outstanding Customer Reviews and Satisfaction**

Vault's customer reviews average 4.7 out of 5 stars on TrustPilot, far above the insurance industry average of 3.7.



### **Proactive Protection**

We look at the big picture of our customer's life, not only the item we are insuring. We analyze where we can reduce risks and provide the resources and tools to mitigate potential dangers.



### **Fastest Claims Response and Payout Times**

Vault offers the industry's best response time to claims. We respond to claims in under 24 hours from initial contact. Our average time for some form of payout is 48 hours, significantly faster than industry average of 1-4 weeks.







# VAULT RISK SERVICES

**Where Others See Risk, We See Opportunity.**

At Vault, we know risk education and mitigation are key to reducing severity of loss. Protecting your assets is more than insuring them, it's looking at the bigger picture to reduce all possible risks. Our team of experienced Risk Advisors provide all-encompassing risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disaster and more:

## SAFETY & SECURITY

- Home Security Assessments
- Cyber Security Assessments
- Travel Itinerary Safety Reviews
- Personal Security Advisory
- Identity Theft Recovery Services
- Background Checks for Staff

## HOME LOSS PREVENTION

- Emergency Preparedness Services
- Infrared Inspections
- Lightning Suppression Resources
- Water Damage Prevention Services
- Horticultural Resources
- Mechanical Inspections
- Brush and Wildfire Mitigation

## HOUSEHOLD STAFF

- Background Checks for Staff
- CPR and Certified First Aid Training for Domestic Staff

## VALUABLES & PERSONAL PROPERTY

- Valuation and Appraisals
- Inventory Documentation
- Packing, Storage and Transit Services
- Conservation Services
- Video Documentation
- Couture Garment Services



When unfortunate situations happen, we provide a quick and seamless recovery. You'll speak to a concierge team member who will deploy immediate services for the situation at hand, from water cleanup to emergency repairs. Our priority is your peace of mind and your assets repaired and recouped.



# VAULT CLAIMS

Our claims system is more than a payment process, it's a life recovery process. Vault claims adjusters do what it takes to make a difference for our customers.

Where many have dealt with nightmare scenarios and endless back-and-forth with their insurance provider following a claim, those stories are non-existent at Vault. We focus on fast, flexible, and creative solutions to help you recover and recoup your losses.

We promise to respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, payment is issued on average within 48 hrs.

**Average response time  
after a claim notification:**

**24 hours**

**Average time to some  
form of payment:**

**48 hours**

## BASED ON A TRUE STORY

"Vault is one of the best insurance companies we have worked with. Their customer service is top quality and the coverage cannot be rivaled. I highly recommend Vault to cover your high value assets."

*Chris, Vault Customer*

"Our adjuster was very responsive and helpful with our claim. She did an excellent job reviewing the situation and working to get our claim processed as quickly and effectively as possible."

*Kristin, Vault Customer*

"Vault was very responsive in the way they handled our claim. They were efficient and timely with getting a check to us to cover the cost."

*Cari, Vault Customer*



# CONTACT US

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## FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. We also retain an A+ reinsurer panel rating for our conservative reinsurance protection. Our company growth is fueled by technology investments, strong underwriting, data analysis, and an unrivaled business model emphasizing flexible, bespoke policies. We maintain a prudent approach to financial management and maintaining ample capital to insure complex risks.

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*Vault and Vault Insurance are the marketing names used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates.*