

Attorneys (and their families) are not immune to being sued for personal liability

Personal Excess “Umbrella” Coverage is no longer a “nice-to-have,” it’s a necessity.

Umbrella Coverage will protect you and your family from:

- Financial Ruin
- Personal Bankruptcy
- Losing everything you’ve worked so hard to earn!

The Massachusetts Bar Association has created a special offering for their members. Partnering with HUB International, LLC, and underwritten by Chubb Insurance Company to provide member attorneys with an Umbrella Coverage Program that is comprehensive, yet simple, to participate in.

Program benefits include:

- Better coverage
- Group discounted pricing
- Higher limits (up to \$10 Million)
- No individual underwriting, pricing, or risk selection (**teen drivers included**)



\$1M Umbrella comes with \$1M UM/UIM
\$2M Umbrella limit or higher includes \$2M UM/UIM
\$3M and \$5M UM/UIM available

Example Premium Cost for 9/1/18 – 9/1/19

Personal Excess Liability Coverage Limit	Average Individual Annual Pricing	MBA Member Annual Group Pricing
At \$1 Million *	\$ 780	\$ 423
\$2 Million	\$1,375	\$ 655
\$3 Million	\$1,872	\$ 709
\$5 Million	\$2,964	\$ 913
\$10 Million	\$6,630	\$1,614
\$15 Million	\$9,204	\$2,351

*Pricing Assumes 2 homes, 4 autos and 1 boat



For more details and to view the underlying requirements, visit our secure website at <https://groupexcess.hubinternational.com>. The access code is “mba.” OPEN ENROLLMENT NOW! Rates are prorated for mid-term enrollment.

Questions? Contact: Mary Ellen McIver = maryellen.mciver@hubinternational.com 978-661-6816.

