



**Cooperative of American Physicians, Inc. (CAP) Group
Personal Excess Liability Program
2020 Enrollment Form – January 1, 2020 – December 31, 2020**

Enrollment Instructions

Current CAP Members/New Participants, please **Enroll Online** @ <https://capgpel.epicbrokers.com/cap.aspx> OR

- Complete the **Participant Contact Information** section using the spaces provided
- Select the desired **Group Personal Excess Liability (GPEL) limit (Section A)**
- Select the desired **Excess Uninsured/Underinsured Motorist Liability (XUM) limit (Section B)**
- The online enrollment form <https://capgpel.epicbrokers.com/cap.aspx> will display prorated premiums for mid-term enrollment and create an invoice, you will receive via email in minutes, from which you will immediately make the payment through the CAP payment portal online www.caphysicians.com
- Coverage is ordered only after payment is received, at the end of each month, with all of the orders for that month. Your certificate of insurance will be sent to you approximately three weeks after the order is placed with Chubb at the end of the month for which you have ordered. Your coverage effective date will be indicated on your certificate.

Participant Contact Information (Please mark the appropriate box below)

CAP Member CAP Member Practice Employee CAP Employee

Name: _____

Billing Address: _____

City, State, Zip: _____

Work Phone: _____ E-mail: _____

SECTION A: Group Personal Excess Liability (GPEL) Limit Options:
Recommended to have dollar for dollar one's net worth.

	Excess Liability Limit	Annual Premium
<input type="checkbox"/>	\$3 Million	\$750
<input type="checkbox"/>	\$5 Million	\$897
<input type="checkbox"/>	\$10 Million	\$1,623

SECTION B: Excess Uninsured/Underinsured Motorist Coverage Limit Options:
Recommended to buy up from included \$1Million

	Excess Uninsured/Underinsured Motorist Limit	Annual Premium
<input type="checkbox"/>	\$1 Million	Included
<input type="checkbox"/>	\$2 Million	\$100
<input type="checkbox"/>	\$3 Million	\$201
<input type="checkbox"/>	\$5 Million	\$401

Policy Term: January 1, 2020 to December 31, 2020

Mid-term Month of Enrollment: _____ **TOTAL DUE from prorated chart on page 2: \$** _____

Higher limits are no longer being offered by Chubb for this GPEL policy.

Please call EPIC at 888-939-2377 or email: capumbrella@epicbrokers.com if you have questions.



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Section A - Excess Liability Limits – prorated for midterm enrollment

	\$3 Million	\$5 Million	\$10 Million
Jan Renewal	\$ 750	\$ 897	\$ 1,623
February	\$ 688	\$ 822	\$ 1,488
March	\$ 625	\$ 748	\$ 1,353
April	\$ 563	\$ 673	\$ 1,217
May	\$ 500	\$ 598	\$ 1,082
June	\$ 438	\$ 523	\$ 947
July	\$ 375	\$ 449	\$ 812
August	\$ 313	\$ 374	\$ 676
September	\$ 250	\$ 299	\$ 541
October	\$ 188	\$ 224	\$ 406
November	\$ 125	\$ 150	\$ 271
*December	\$ 63	\$ 75	\$ 135

*Enrollment accepted through November 14, 2020 only

Section B - Excess Uninsured/Underinsured Motorist Liability Limits – prorated for midterm enrollment

	\$1 Million	\$2 Million	\$3 Million	\$5 Million
Jan Renewal	Included	\$ 100	\$ 201	\$ 401
February	Included	\$ 92	\$ 184	\$ 368
March	Included	\$ 83	\$ 168	\$ 334
April	Included	\$ 75	\$ 151	\$ 301
May	Included	\$ 67	\$ 134	\$ 267
June	Included	\$ 58	\$ 117	\$ 234
July	Included	\$ 50	\$ 101	\$ 201
August	Included	\$ 42	\$ 84	\$ 167
September	Included	\$ 33	\$ 67	\$ 134
October	Included	\$ 25	\$ 50	\$ 100
November	Included	\$ 17	\$ 34	\$ 67
*December	Included	\$ 8	\$ 17	\$ 33

*Enrollment accepted through November 14, 2020 only

Midterm Enrollment - the policy has a common anniversary date of January 1. Invoices are for full pro-rated amount to be paid prior to coverage being ordered for the first of the month. Enrollment submission and payment must be received prior to the effective month being requested and no later than the 14th of the effective month to have coverage effective the first of that month. Coverage is added only on the first of each month.



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COVERAGE DESCRIPTIONS

UNDERLYING PRIMARY INSURANCE:

The GPEL Plan assumes you carry the following primary insurance and pays only after your primary insurance policy limits are exhausted:

- Personal Liability (Homeowners) for personal injury and property damage; minimum amount of \$300,000 each occurrence.
- Registered vehicles: \$250,000 per person/\$500,000 per occurrence for bodily injury and \$100,000 for property damage; or \$300,000 combined single limit each occurrence. Registered vehicles included motorcycles and motor homes.
- Unregistered vehicles: \$300,000 for bodily injury and property damage each occurrence.
- Watercraft less than 26 feet or longer and less than 50 horsepower: \$300,000 each occurrence
- Watercraft 26 feet or longer or more than 50 horsepower: **\$500,000** each occurrence
- Uninsured/underinsured motorists' protection: \$250,000 per person, \$500,000 per occurrence for bodily injury or \$300,000 combined single unit occurrence.

The GPEL Plan will pay an approved loss even if you do not carry the underlying coverage, but the required underlying limits must first be paid by you or through other insurance and will not be covered by the GPEL Plan.

2020 GROUP PERSONAL EXCESS LIABILITY SUMMARY

The CAP Group Personal Excess Liability Plan (the "Plan" of the "GPEL Plan") protects you and is administered by EPIC on behalf of CAP Physicians Insurance Agency, Inc. and insured by CHUBB Group of Insurance Companies ("CHUBB") you and any eligible family members against third party lawsuits and claims, worldwide.

ELIGIBILITY:

Those eligible to enroll include: (1) all CAP members and their employees; (2) all CAP employees; (3) all CAP board members, plus the respective spouses or domestic partners of each; and (4) any relative or other person who lives with you who is under the age of 25 and who is under your care or the care of your spouse or domestic partner.

ENROLLMENT:

To enroll, please use this link <http://capgpel.epicbrokers/cap.aspx> to complete the Online enrollment form or if you choose to use this paper form, please mail the form and your check payment to: CAP Physicians, 333 S. Hope St., 8th Floor, Los Angeles, Ca 90071. Premiums are paid on an annual basis only – use the 2nd page of this form to calculate your premium.

COVERAGE:

GPEL provides you, your spouse or domestic partner, as well as any relatives who reside with you or any other person who lives with you who is under 25 and is in your care or the care of your spouse/domestic partner, with additional protection if your liability in a lawsuit exceeds the insurance coverage provided under your automobile, homeowners, tenants, recreational vehicle or watercraft insurance policies. GPEL insurance also covers personal injury suits including libel, slander or defamation of character, which generally are not covered by primary insurance policies. GPEL covers the judgment and settlement amounts as well as the defense costs associated with liability claims. It will pay the defense costs, whether the claim proves to be valid or not. Coverage is available from \$3 Million per occurrence up to \$10 Million per occurrence. Higher limits are not available.

In addition, all participants are covered by excess uninsured/underinsured motorist's protection up to \$1 Million per occurrence with higher limits available for an additional cost.

The Plan is fully insured by CHUBB, an AM Best A+ rated company. The Issuing Company through CHUBB will be Federal Insurance Company. Benefits are payable under the Plan only to the extent the insurer determines benefits are payable under the insurance contract.



EXCESS UNINSURED/UNDERINSURED MOTORIST LIABILITY COVERAGE

An **Uninsured Motorist (UM)** is someone who does not have any auto insurance at all, where an **Underinsured Motorist (UIM)** is someone who has at least the bare minimum of coverage as required by law, but the limits of their policy are insufficient to pay for all of the damages caused by the accident. A hit-and-run driver who leaves the scene of the accident without leaving sufficient information to identify himself or herself, is also considered to be an uninsured motorist for purposes of bodily damages (but not property damage).

Uninsured insurance coverage and underinsured insurance coverage is coverage you buy from your auto insurance company. It pays for bodily injury losses to you and your passengers if you get into an accident caused by a driver who does not have insurance or has insurance, but the limits are insufficient to cover all of the injuries and damages. California law does not require that you have uninsured/underinsured coverage, but it is absolutely coverage your insurance policy should have. If you do not have uninsured motorist coverage and get into an accident caused by an uninsured motorist, the chances are that you are going to have to bear the brunt of the expenses to treat your injuries and fix the damage to your car out of your own pocket.

Uninsured/underinsured coverage pays for your medical expenses, lost wages, loss of earning capacity, pain and suffering, disfigurement, and other damages resulting from the accident, up to the limits of your policy. Both UM and UIM apply to you and your passengers, and also covers you and other persons named in your insurance policy (such as family members) if you are injured in other cars.

Excess Uninsured/Underinsured Motorist Coverage (XUM) is a higher limit of coverage that can only be purchased through an Excess Liability/Umbrella policy. With many standard insurance carriers/policies, one can only purchase \$1Million in coverage; with high net worth carriers and a Chubb Group Excess Liability policy, you can purchase up to \$5Million in protection for yourself and your loved ones.

Compensation Disclosure to Clients

Edgewood Partners Holdings, LLC, along with its subsidiaries or affiliates (collectively, "EPIC") is a leading insurance broker and consultant and is committed to loyally providing quality service to its clients in a transparent manner. EPIC secures and otherwise facilitates the placing, servicing, claims handling or renewal of insurance or reinsurance coverage for its clients from a variety of insurance carriers, group benefits providers, and markets (collectively "Insurers"), and sometimes engages the services of other entities, including, but not limited to, wholesale brokers, some of which may be owned in whole or part by EPIC, captive managers or premium finance companies (collectively, "Intermediaries").

EPIC is compensated in a variety of ways for the services it provides to its clients, and a particular placement may involve one or a combination of such arrangements. Primarily, EPIC is compensated through commission payments that are based on (and a part of) the premium charged and collected by Insurers for each insurance policy secured for EPIC's clients. In some cases, EPIC may receive specific fees from clients in lieu of or, as permitted, in addition to, such commissions, for the placement of coverage and/or for other services or projects.

EPIC may also receive from Insurers and/or Intermediaries other forms of compensation, such as incentive or contingency payments or commissions, supplemental commissions, bonuses, wholesale or co-brokerage commissions, service fees or allowances, each of which may be based on a variety of factors, including, but not limited to, the overall volume of premiums with such party for a certain period; the overall growth, persistency and/or retention of the premiums with such party for a certain period; and, in certain cases, the profitability of the total premium paid to such party for insurance policies placed for EPIC's clients for a certain period (i.e., aggregate loss history on the insurance policies placed for EPIC's clients).

In addition to the fees and commissions discussed above, EPIC may receive investment income on fiduciary funds temporarily held by it, such as premiums or return premiums, as well as fees for arranging premium financing for clients with third parties. EPIC also may receive fees, commissions or other compensation from Insurers and Intermediaries or other parties for providing data analytics products and services and/or consulting, marketing or other services. Such products and services may include information from developed data that is designed to improve the product offerings available to EPIC's clients, assist Insurers in identifying new opportunities and enhance Insurers' operational efficiency. EPIC will provide its clients with additional details about the forms of compensation earned for the placement of their respective insurance policies or alternative quotes presented, upon written request from such client.

The Group Personal Excess Liability Plan is an insurance product offered through EPIC Brokers and insured through the CHUBB Group of Insurance Companies and is not an employee benefit plan sponsored by the Cooperative of American Physicians, Inc. Accordingly, the Cooperative of American Physicians, Inc. has no responsibility for the administration of the program or for any amounts payable thereunder. All inquiries with respect to the program should be directed to EPIC Insurance Brokers.



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EXCLUSIONS:

- Any and all business pursuits.
- Losses covered or required to be covered under workers' compensation or disability laws.
- Injuries to a paid crew member on a boat you own.
- Damage to property rented to you or in your own custody and control for which you have agreed in writing to provide insurance.
- Any vehicles registered/titled under a business name.
- Intentional acts (except while trying to protect persons or property).
- Professional liability.
- Losses arising out of business property (except for business properties that are private residences rented to one to four families).
- Pollution (unless sudden and accidental).
- Aircraft liability.
- Directors' and officers' liability (certain losses arising from activities as a director or officer of a not-for-profit organization may be covered).
- Employment Practices Liability.
- Transmission of communicable diseases.

If You Terminate CAP Membership or Employment

Should an individual for any reason no longer qualify as a member of the Defined Group, coverage will cease at the policy anniversary date, policy expiration date or policy cancellation date, whichever comes first.

If You Retire

Participants in the program are no longer eligible after retirement. Participants will continue in their current term and will not be eligible to renew for the next term that will begin January 1 of the next year, after retirement.

If You Pass Away

If you are enrolled in the GPEL Plan at the time of your death/passing, coverage will continue for your spouse/domestic partner (and if single, for your estate) through December 31 of the year in which you pass. Your spouse/domestic partner will not be eligible to continue coverage after December 31 of the year in which you pass and replacement coverage will need to be secured elsewhere.

If You Need to File a Claim

Claims should be reported to the primary insurer (Auto/Home/Boat), then to EPIC Brokers by calling 888-939-2377 or e-mailing details of the loss to capumbrella@epicbrokers.com. For your records, EPIC will provide you with a claim number which serves as confirmation of the report.

If you are reporting the loss on weekends or after business hours, you can contact CHUBB, the insurance carrier, directly at 800-252-4670.

QUESTIONS:

Call EPIC Insurance Brokers at 888-939-2377 or send an e-mail to capumbrella@epicbrokers.com.

The Group Personal Excess Liability Program is an insurance product offered through EPIC Insurance Brokers on behalf of CAP physicians and insured through CHUBB Group of Insurance Companies and is not an employee benefit plan sponsored by the Cooperative of American Physicians, Inc.

***Please note, this outline merely serves to highlight some major areas of coverage and exclusions under the policy.*



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Group Personal Excess Liability (GPEL) Insurance — Frequently Asked Questions

What is GPEL Insurance?

GPEL Insurance provides you and your eligible family members with additional liability protection if a lawsuit exceeds the insurance coverage provided under your automobile, homeowners, tenants, landlords, recreational vehicle or watercraft insurance policies. GPEL insurance also covers personal injury suits, such as libel, slander or defamation of character.

What does it cover?

GPEL covers the judgment and settlement amounts, as well as all defense costs associated with liability claims. It will pay the defense costs, whether the claim proves to be valid or not. In addition, coverage is afforded for the employee and the occupants of the employee's vehicle for injuries sustained in an accident with an uninsured or underinsured motorist.

How much coverage should I purchase?

It is recommended that you have dollar per dollar your net worth in coverage. Consider your assets, your future income and your retirement account.

Should I increase my coverage limits?

If your assets have changed, you will want to consider higher limits. Keep our litigious society in mind. For Section B - Excess Uninsured/Underinsured Motorist coverage, know that one in four drivers is either uninsured or underinsured; you want to protect yourself and your financial stability.

Who is eligible to enroll?

All current CAP members and their employees are eligible to enroll. Retired CAP members are not eligible.

Are my family members covered?

Your spouse, domestic partner, and any relative who lives with you or any other person who lives with you who is under 25 and who is in your care or the care of your spouse/domestic partner.

Who is the insurance carrier for this coverage?

The Group Personal Excess Liability (GPEL) is insured by CHUBB Group of Insurance Companies ("CHUBB").

May I pay in installments?

No. Premiums are paid annually only, payment plans are not an option.

When is payment due?

Premiums are due, in full, upon enrollment via check, credit card (Visa, Master, AmEx) or electronic funds transfer.

Online Bill Payment: Visit the CAP website at www.capphysicians.com. After you log in, select "Pay Agency Bill." Enter amount(s) being paid from invoice (include all term life in one payment). Enter Payment Information and then click on "Make A Payment." **Or Mail Check to:** CAP Physicians, 333 S Hope St., 8th Floor, Los Angeles, CA 90071

When will I receive a copy of my policy?

At renewal, certificates will be sent in February 2020.

For midterm enrollment, once EPIC receives your enrollment submission and the check, this may take up to 6 weeks.

How do I enroll?

Complete the online Enrollment submission or the attached form. Premiums are paid on an annual basis. Once EPIC receives your Enrollment submission and check based on the invoice which will be sent to you via email, a certificate will be sent to you through mail the following month.