



VAULT EXCESS LIABILITY

**Protect yourself from unique risks
with personal 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.



COVERAGE

HIGHLIGHTS

Excess Uninsured/Underinsured Motorist Coverage: If you or another covered person is injured in a collision involving an at-fault uninsured or underinsured driver, your primary auto policy may not provide enough coverage. Vault's optional excess uninsured/underinsurance motorist coverage helps fill the gap.

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 excess with this optional coverage.

Choice of Counsel: You may choose from a Vault-selected panel of leading attorneys specializing in the needs of affluent clients and knowledgeable of venues, judges, and plaintiff's bar.



Employment Practices Liability Coverage: Vault provides up to \$1 million in coverage for employment-related claims made by your domestic staff.

Non-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 approved by Vault to limit damages resulting from a wrongful employment act against your domestic staff.





VAULT CLAIMS SERVICES

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. We focus on fast, flexible, and creative solutions to help you recoup your covered losses.

On average, we respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, prompt payment will be issued.

Average response time after a claim notification:

24 hours



VAULT RISK SERVICES

Where Others See Risk, We See Opportunity.

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 provides risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disasters, and more.





The Vault Difference



Highlights



A blank canvas: Our unique business model centers on providing customized solutions, starting with a blank canvas and tailoring it to your needs.*



Rapid claims response and payout times: Vault offers a response time within 24 hours from initial contact. Once damages are agreed upon, prompt payment will be issued.



Industry innovator: Vault is a leading high-net-worth insurance provider for custom insurance solutions. Our leaders are respected industry innovators with decades of insurance expertise.



Coverage in all 50 states: We partner with local brokers and agents to offer the best service experience for our customers.*



Financial strength: Vault is rated A- (Excellent) by AM Best for our financial strength. We also maintain a conservative reinsurance program backed by highly rated or financially secured reinsurers.



Proactive protection and crisis response: Our team of experienced risk managers and vendors evaluates potential risks and identifies opportunities to help our insureds prevent or mitigate claims before they happen.



*Not applicable to all product coverages.



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FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. 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.

Vault and Vault Insurance are the marketing names used by Vault Reciprocal Exchange and Vault E&S Insurance Company and their affiliates. Policies written by Vault E&S Insurance Company on a surplus lines basis through licensed surplus lines brokers. Coverage may vary by jurisdiction, situation, and customer selections. Coverage terms are subject to the policy as issued, including any applicable exclusions, limits, or deductibles. This brochure is provided for informational purposes only and does not modify the terms, conditions, or exclusions of any insurance policy. This is not an offer or guarantee of coverage. For details about coverage options or to obtain a quote, please contact your agent.

*Rating information accurate as of January 14, 2025. For the latest Best's Credit Rating, please access www.ambest.com.

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