



**Cooperative of American Physicians, Inc. (CAP)
Group Personal Excess Liability Program
2012 Enrollment Form**

Enrollment Instructions

- Complete the **Participant Contact Information** section using the spaces provided
- Select the desired **Group Personal Excess Liability (GPEL) limit (Section A)**.
- Mail this completed form and check payable to Integro U.S.A. to:
INTEGRO USA, INC., P.O. BOX 416312, BOSTON, MA 02241-6312

Participant Contact Information *(Please mark the appropriate box below)*

- CAP Member
- CAP Member Practice Employee
- CAP Employee

Name: _____

Billing Address: _____

City, State, Zip: _____ Office Location: _____

Work Phone: _____ E-mail: _____

When payment is received and your enrollment is confirmed, you will be provided with a certificate of insurance (generally within 10 days) for your records. Coverage effective date will be indicated on your certificate.

Please indicate your preferred delivery method: Mail E-mail

SECTION A:

Group Personal Excess Liability (GPEL) limit Effective Month Requested: _____

Limit	Premium	Limit	Premium
<input type="radio"/> \$3 Million	\$450	<input type="radio"/> \$15 Million	\$1,245
<input type="radio"/> \$5 Million	\$535	<input type="radio"/> \$20 Million	\$1,965
<input type="radio"/> \$10 Million	\$935	<input type="radio"/> \$25 Million	\$2,435

*See Prorated Premiums on Page 6

Any questions or requests for higher limits which may be available, please call Integro at 888-939-2377 or e-mail capumbrella@integrogroupp.com for more information

SECTION B:

Excess Uninsured/Underinsured Motorist Coverage Limit

All GPEL limits include \$1 Million Excess Uninsured/Underinsured Motorist Coverage at no additional cost.

See page 2 for coverage descriptions and underlying primary insurance requirements.



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COVERAGE DESCRIPTIONS

Uninsured/Underinsured

Coverage provided for damages an insured is legally entitled to recover from the owner or operator of an uninsured/underinsured **automobile, corporate car, or recreational vehicle**, because of bodily injury or property damage sustained by an insured and caused by an accident. Coverage applies only in excess of the required \$300,000 primary underlying coverage, whether or not there is actually underlying coverage. All participants in the program get \$1 Million of this coverage at no additional cost.

UNDERLYING PRIMARY INSURANCE:

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

- 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 underlying limits must first be paid by you or through other insurance and will not be covered by the GPEL Plan.

Compensation Disclosure to Clients

Integro is committed to providing superior service at the best value to our clients. When Integro makes any recommendations or offers any suggestions to a client pertaining to the placement of sale of insurance coverage, Integro does not in furtherance of the client's interests.

In some instances, Integro is compensated by insurance companies or other third parties with whom Integro does business. That compensation may vary based on a number of factors, including the insurance contract and the insurer that the client ultimately selects, the volume of business that Integro provides to an insurer, and/or the overall book of business that Integro has with the insurer.

Integro welcomes discussion of its sources and forms of compensation. A client may obtain specific information about how Integro is compensated in connection a particular placement or sale, or in connection with any alternative quotes presented by Integro to the client, simply by requesting such information from Integro.

In addition, please be advised that in conformance with applicable law, Integro holds premium trust accounts segregated from Integro's corporate bank accounts, and may earn interest on those funds until such time as they must be remitted.

If you have any questions about the compensation that Integro may receive from work on your behalf, please do not hesitate to ask.

The Group Personal Excess Liability Plan is an insurance product offered through Integro 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 Integro Insurance Brokers.



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**Cooperative of American Physicians, Inc.
2012 GROUP PERSONAL EXCESS LIABILITY SUMMARY**

The CAP Group Personal Excess Liability Plan (the "Plan" of the "GPEL Plan") protects you and is administered by Integro Group 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 complete the Enrollment Form, including the amounts of coverage you would like. Premiums are paid on an annual basis. Mail the completed form to Integro USA as indicated on the Enrollment Form. Once Integro receives your Enrollment Form and check, a Policy will be sent to you through mail or e-mail within 10 days. When completing the Enrollment Form select how you would like the Policy to be delivered to you. New members can enroll the first of every month.

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 judgement 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 \$25 Million per occurrence. If a higher limit is desired, please complete the brief questionnaire. In addition, all participants are covered by excess uninsured/underinsured motorist's protection up to \$1 Million per occurrence.

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 COVERAGE:

All participants are covered by excess uninsured/underinsured motorists' coverage up to \$1 Million per occurrence (once the claim exceeds your automobile policy limits) for injuries a covered person sustains in an accident caused by the negligence of another driver who is uninsured or who maintains inadequate liability limits.

COST:

Premiums are paid annually and are based on the amount of coverage you select. Refer to the coverage amounts and corresponding rates on the Enrollment Form.



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EXCLUSIONS:

- 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.
- Intentional acts (except while trying to protect persons or property)
- Business pursuits.
- 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

Your GPEL Plan coverage will end on the policy anniversary. You may not continue your GPEL Plan coverage beyond that date unless you have retired.

If You Retire

Participants in the program may continue after retirement.

If You Die

If you are enrolled in the GPEL Plan at the time of your death, coverage will continue for your spouse/domestic partner (and if single, for your estate) through December 31 of the year in which you die. Your spouse/domestic partner may continue the coverage after December 31 of the year in which you die. Contact Integro for more information.

If You Need to File a Claim

Claims should be reported to the primary insurer (Auto/Home/Boat), then to Integro Brokers by calling 212-295-8345 or e-mailing details of the loss to capumbrella@integrogroupp.com. For your records, Integro 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 1-800-252-4670.

QUESTIONS:

Call Integro Insurance Brokers at 888-939-2379 or send an e-mail to capumbrella@integrogroupp.com.

The Group Personal Excess Liability Program is an insurance product offered through Integro 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. The actual policy, which will be sent to you, will dictate the coverage, exclusions and conditions under the GPEL Plan.*



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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, 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.

Who is eligible to enroll?

All CAP members and their employees are eligible to enroll.

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 GPEL is insured by CHUBB Group of Insurance Companies ("CHUBB").

May I keep my current umbrella policy in effect if I participate in the CAP GPEL program?

Yes. The GPEL is always in excess of any other collectible insurance.

May I pay in installments?

No. Premiums are paid annually.

When is payment due?

Premiums are due upon enrollment.

When will I receive a copy of my policy?

Once Integro receives your Enrollment Form and a check, a Policy will be sent to you through mail or e-mail within 10 business days. When completing the Enrollment Form, select how you would like the Policy to be delivered to you.

How do I enroll?

Complete the Enrollment Form, including the amounts of coverage you select. Premiums are paid on an annual basis. Mail the completed form to Integro USA as indicated on the Enrollment Form. Once Integro receives your Enrollment Form and check, a Policy will be sent to you through mail or e-mail within 10 days. Please ensure when completing the Enrollment Form you select how you would like the Policy to be delivered.



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Prorated Premiums

Limits:	\$3 mil	\$5 mil	\$10 mil	\$15 mil	\$20 mil	\$25 mil
Effective Month:						
January 1	\$450	\$535	\$935	\$1,245	\$1,965	\$2,435
February 1	\$412	\$490	\$856	\$1,139	\$1,798	\$2,228
March 1	\$377	\$448	\$784	\$1,043	\$1,647	\$2,041
April 1	\$339	\$403	\$705	\$938	\$1,480	\$1,834
May 1	\$302	\$359	\$628	\$836	\$1,319	\$1,634
June 1	\$264	\$314	\$548	\$730	\$1,152	\$1,427
July 1	\$227	\$270	\$472	\$628	\$991	\$1,228
August 1	\$189	\$225	\$392	\$522	\$824	\$1,021
September 1	\$151	\$179	\$313	\$416	\$657	\$814
October 1	\$114	\$135	\$236	\$314	\$496	\$614
November 1	\$76	\$90	\$157	\$208	\$329	\$407
December 1	\$39	\$46	\$80	\$106	\$168	\$207

The policy has a common anniversary date of January 1. Enrollment form and check should be received prior to the effective month being requested and no later than the 5th of the effective month to have coverage effective that month.

Renewals will be invoiced for the full annual premium based on existing limit of coverage. GPEL Pro Rated