



# Personal Liability Insurance

*designed for*

## 2025 Au Pair in America Participants

Policy Effective January 1, 2025 to December 31, 2025

**Administered by** Cultural Insurance Services International • 1 High Ridge Park • Stamford, CT 06905

**This plan is underwritten by** American Empire Surplus Lines Insurance Company, A Delaware Stock Company

---

**Period of Coverage:** The effective date of your Personal Liability coverage is the date you depart your domicile immediately prior to becoming a participant in the program. Your coverage terminates when the first of the following occurs:

- expiration of the term of coverage
- termination of program participation
- direct return to your home country after your trip as a participant

### **Description of Benefit:**

#### **Personal Liability Insurance (Policy # 25 CG61045)**

The insurer will pay on your behalf all sums which you shall become legally obligated to pay as damages for covered personal liability claims that occur during the policy term. The policy term is your full stay in the U.S. (up to, but not including your 13th month.) The personal liability benefit covers property damage. The limit of coverage is \$100,000 per claim and \$200,000 aggregate limit per policy term per au pair, and subject to the terms and conditions of the policy.

#### **Please note:**

***Specific exclusions apply to this benefit (most common is loss resulting from the Insured's use of a motor vehicle).***

***This coverage does not provide any auto liability nor auto physical damage coverage.***

**Please contact CISI for further information before making a claim:**

**Email:** [claimhelp@mycisi.com](mailto:claimhelp@mycisi.com)

**Phone:** 800-303-8120 | 203-399-5130

