



Helpful Tips for Navigating ACE Express Umbrella

When navigating through ACE Express Umbrella, it is important to remember several tips in order to ensure a smooth process. If you need assistance you can contact your local Underwriter or any ACE Express Umbrella representative. Just go to our website and select Contact Us for your local contact or you can email your question to ExpressUmbrella@acegroup.com.

1. **“Thou shall not touch thy Browser”** Do not for any reason try using your browser while using the ACE Express Umbrella System. We have navigation buttons for you to utilize so that you will not need to use your browser.
2. The timeout setting for the system is 20 minutes. However, the notification also gives the user a chance to keep the system from timing out. If you remain active in the system, there will not be a problem. If you know that you will be away from the system for an extended amount of time, whether on a call or at a meeting, please click on the “save and exit” button and return to the account later.
3. Please be sure that everything within your account is correct before you bind and issue. Once the account is bound, there is no changing the status or the account information. There is no way to back a bound policy out.
4. When using the system, please be patient when generating the forms. The Quote Letter, Binder, and Policy Pack may have over 200 forms attached to it. It may take several seconds to generate. Be patient as the forms will appear.
5. If at any point the system is moving slower than usual after you select something or click in a button, be patient and wait, do not continuously click on buttons. Continuously clicking on buttons will slow the process even more. One click will suffice.
6. If there are any problems with the system, contact ACE Solutions immediately. The sooner a problem is reported, the sooner we can fix it.
7. Tired of typing a lot of zeros? Well just type the first number plus the letter m or k and the system will automatically fill in 6 or 5 zeros next to your number.
8. Over \$50m revenues refers to an Underwriter.
9. The following states are not approved for ACE Express Umbrella at this time: Alaska, Louisiana, Missouri, Ohio, Virginia and Vermont.
10. List of Eligible SIC Codes are available on our “Guidelines & Application” section of our website.
11. Policy Terms 9 months to 15 months. If more or less it is referred and the UW has the ability to approve 3 months to 18 months.
12. Non-Owned and Hired Auto should be entered showing at least one vehicle for local radius for all risks that have at least an incidental Hired Auto and Non-Owned exposure.
13. Rural means: population: density of less than 750,000.
14. Metro means: population density greater than 750,000.
15. Metropolitan means: Boston, New York (5 boroughs plus Nassau and Suffolk counties), Atlanta, Miami, Chicago, Dallas, Houston, Los Angeles, San Diego, San Jose, San Francisco, Oakland, Washington D.C.
16. No need to fill out the Schedule of Underlying until after you get the premium calculation and want to send the quotation and binder. The platform will default to the minimum required limits. Also, please refer to the Underlying Policies Guideline in the **Guidelines and Application** section of the website.



17. Choose the SIC code wisely and should choose more than one if there are multiple operations. The **User Guide** gives training on how to choose a SIC code listed on the home page under **News & Training** section.
18. Here is the SIC code link for looking up SIC Codes <http://www.osha.gov/pls/imis/sicsearch.html>
19. Make sure you get signed TRIA (TRIPRA) and UM/UIM Acceptance/Rejection forms signed by the Insured.
20. Make sure you properly document your file. Please view our websites “Documentation & Audit Requirements” so you know what we expect from our producers.
21. We have time standards that you can expect from us for responding to your questions, referrals, endorsement requests, etc. please view our “Service Commitments” on our website.
22. If you have any questions about a specific account, please do not hesitate to contact your Underwriter.