



# ACE USA Industry Solutions

## Design/Build Professionals

### Design/Build Professionals Travel the World. We Reduce the Risks.

Design/build professionals including architects, engineers, contractors and surveyors often conduct business beyond US borders. Such travel is usually trouble-free – but what happens when it isn't? Lost or stolen plans can wreak havoc with deadlines and budgets, and the financial implications of hiring a subcontractor whose actions result in losses can be catastrophic. Situations easily handled at home – traffic violations, fender benders, losing a wallet, or becoming injured or ill -- can snowball when the language and local customs are unfamiliar. Yet too many design/build and related firms continue to rely on their domestic comprehensive general liability for worldwide exposures, unaware that domestic coverages can fall woefully short outside the U.S.

Scenarios like these happen every day. Is your firm prepared to handle the potential consequences? International insurance products designed to reduce the risks associated with worldwide work-related exposures can be customized to fit the unique needs of design/build professionals. Remember: when the world is your workplace, reducing the risk associated with conducting business outside U.S. borders is paramount.

Situation	Solution
While traveling in Central America, an architect for a large, U.S.-based firm leaves his laptop in the airport, losing irreplaceable schematics.	ACE USA International Advantage® covers the <a href="#">loss of valuable papers and documents</a> such as these.
Surveying equipment leased by U.S.-based design firm is stolen from a job site in Eurasia.	ACE USA International Advantage® covers the loss of <a href="#">owned or leased equipment</a> .
A U.S. engineer hired to spec and supervise installation of equipment in a Russian factory hires a subcontractor with low insurance limits, and a subsequent loss occurs.	ACE USA <a href="#">International Advantage</a> ® covers losses occurring in Russia and most other countries worldwide.
While working in Latin America, a U.S.-based engineer contracts Hepatitis B. His state's domestic workers comp policy does not cover endemic diseases.	ACE USA International Advantage® provides <a href="#">voluntary compensation</a> if Hepatitis B was contracted in Latin America as a direct result of employment.
An American contractor visits a prospective client at a construction site in Bogota. He trips, causing a heavy beam to crash into a worker. Seriously injured, the worker sues the U.S. firm in Colombian courts.	ACE USA International Advantage® covers <a href="#">defense costs and judgment</a> against the U.S. firm.
An engineer is jailed in Mexico after arguing with a policeman over a traffic citation.	<a href="#">Executive Assistance® Services</a> package of emergency medical, personal, travel and security assistance services from ACE USA International Advantage®. Available around the clock, it provides access to English-speaking representatives who understand the region's cultures and customs. Prior to traveling, employees can learn how to avoid potential risks associated with their destination.



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