

ACE Commercial Risk ServicesSM

Specialty Products and Solutions for Small Business

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Environmental

Environmental products are designed for smaller accounts, including contractors and consultants. Commercial general liability and commercial auto may be available to support the account.

ACE Express Premises Pollution LiabilitySM

A broad range of pollution liability protection for gradual as well as sudden and accidental first- and third-party environmental liabilities.

- \$25 million per claim/aggregate
- Minimum premium: \$10,000
- Minimum SIR: \$10,000

ACE TankSafeSM

Coverage for third-party bodily injury and property damage claims resulting from pollution conditions emanating from scheduled tanks.

- Up to \$5 million aggregate
- Minimum premium: \$350 per tank
- From 1 to 50 tanks on a single policy
- No age restriction on tank or tank size

Contractors Pollution

Coverage for third-party bodily injury and property damage claims resulting from sudden and accidental pollution events.

- From \$250,000 per claim/\$5 million aggregate
- Minimum premium: \$1,500
- Policy SIR: \$10,000
- Mold Liability SIR: \$25,000
- Optional mold coverage limits up to \$1 million

ACE Commercial Risk Center

ACE Commercial Risk Center offers a wide variety of products and solutions to assist you in servicing your small commercial clients. All of the products highlighted here are available through the center. Producers who have an active ACE appointment may be eligible to access specific products directly. Non-appointed producers can utilize ACE's in-house agency to submit new business.

The center can facilitate book of business consolidations to assist you in managing your clients. The center also can provide valuable E&S services if your agency does not have the capabilities to support non-admitted policies.

For additional information, or to submit a new account for a quote, simply e-mail commercialriskservices@acegroup.com.

Workers Compensation

ACE Complete[®]

Premier web-based facility to address the guaranteed cost workers compensation needs of small to mid-sized employers.

- Qualify, quote and bind in real time
- Annualized commission paid at inception
- Regionally dedicated underwriters
- Broad geographic, industry and class eligibility
- Experience Modification factors can range between .60 and 1.50
- Premium Range is from \$2,000 to \$150,000 (minimum and maximum premium vary by state and industry)

Foreign Casualty

International Advantage[®]

Specializes in providing international package insurance policies for U.S.-based businesses that have employees who work and/or sell products overseas.

- Minimum premium: \$2,500
- Commercial General Liability (GL)
- Commercial Auto Liability
- Employers Responsibility
- Executive Assistance Services – Repatriation
- International AD&D and Medical
- Commercial Property and Business Income

Excess Liability

ACE Express UmbrellaSM

Standard and specialty lead umbrella and excess liability for up to 375 low- to medium-hazard classes.

- Limits up to \$25 million
- Minimum premium: \$500 per million of coverage
- A broad array of available classes
- Restricted Classes include:

Aviation	Nursing Homes
Asbestos Products	Pharmaceutical Products
Contractors	PEOs
Daycare Operations	Social Services
Energy	Trucking Operations
Livery	Welding Operations
Medical Products	



For more information,
please visit our website:
www.aceusa.com

Professional Risk

A variety of Professional Lines products are available for smaller professional accounts. ACE has an appetite for a large cross section of errors and omissions, directors and officers, and employment practices liability.

Miscellaneous Professional Liability

Provides reliable protection to a broad range of professionals to help meet the challenges of current litigious environment.

- Limits up to \$5 million
- Minimum premium: \$500
- Minimum retention: \$1,000

Education Legal Liability & Employment Practices Liability

Helps protect dedicated administrators, teachers, and school board members so they can focus on the business of education. Eligible applicants include K-12, private, public, charter and vocational schools. Employment practices liability helpline is available.

ACE DigiTechSM Pro Digital Technology Professional Liability

Designed for small to medium-sized IT specialists who are vulnerable to lawsuits from clients arising from programming errors, loss of data, and failure to provide hardware or software solutions, or technology services. Privacy/Network Security coverage is available.

- Limits up to \$5 million
- Minimum premium: \$750
- Minimum retention: \$2,000

Public Officials Liability

Helps protect officials who have chosen public service for all the right reasons so they can continue to focus on their communities, including municipalities, special districts and groups. Limits up to \$15 million available with competitive minimum premiums and retentions.

Medical Risk

Long Term Care

ACE Medical Risk specializes in providing insurance and risk management solutions for the long term care industry.

Coverage Highlights:

- Claims-made professional liability limits of \$1 million (non-admitted)
- Occurrence general liability limits of \$1 million (non-admitted)
- Excess umbrella limits up to \$5 million
- Property, equipment breakdown, automobile and crime coverage available

For Profit or Not-for-Profit Facilities of the following types:

- Skilled Nursing Facilities
- Assisted Living Facilities
- Independent Living Facilities
- Continuing Care Retirement Communities

Miscellaneous Medical Facilities

Coverage Highlights:

- Claims-made professional liability limits of \$1 million (non-admitted)
- Occurrence general liability limits of \$1 million (non-admitted)
- Excess limits up to \$20 million
- Non-owned automobile liability coverage available
- Admitted paper for certain classes

Targeted Facilities:

- Home Health Care
- Nurse Staffing
- Hospice
- Imaging Centers
- Dialysis
- Mental Health Counseling
- Physical/Occupational Therapy
- Labs (Dental, Diagnostic, Ocular & X-Ray)
- Health and Wellness Centers
- Adult Day Care
- Student Health Centers

Inland Marine

Builders Risk

Online rate, quote and bind system for individual project Builders Risk and Master Programs for:

- Four Wall Construction
- Manufacturing & Bridges
- Roads & Tunnels
- Dams

International Builders Risk for U.S. domestic based clients currently insured within ACE USA

Minimum premium: \$10,000 (exceptions: \$25,000 for blanket coverage programs and \$50,000 for international exposures)

Motor Truck Cargo

Online rate, quote and bind system for small motor truck cargo accounts.

- Admitted paper in all states except California
- Broad Form Coverage
- Ability to print approved policies in your office
- Most commodities, including auto haulers, are eligible

Accident & Health

ACE offers a variety of A&H products that can be tailored to your clients' specific needs, including:

- Business Travel Accident
- Global Medical
- International Student Travel
- Voluntary AD&D
- Multinational Travel Accident
- Occupational Accident
- Limited Medical Benefits
- Participant Accident
- Student Accident/Health

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance products and services are provided by operating companies within the ACE Group of Companies or their distribution affiliates. All products may not be available in all jurisdictions. Surplus lines products are available through surplus lines brokers. NewMarkets Insurance Agency is ACE's wholly-owned agency that works with ACE Commercial Risk Services in a variety of capacities nationwide to facilitate access to ACE companies and products. In California, NewMarkets does business as NM Insurance Agency. ACE USA is the retail U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at www.aceusa.com.