



ACE USA Products and Services

Foreign Supplier Liability InsuranceSM

Product Description	<ul style="list-style-type: none">• Product offering uniquely designed for U.S.-based companies that purchase or distribute completed products or component parts from foreign suppliers• Insures both the U.S.-based company and designated foreign suppliers against product liability claims arising from the U.S. company's sale or distribution of foreign sourced or manufactured products• Provides domestic U.S. coverage for incidents occurring in the U.S., as well as for worldwide claims brought in U.S.• Option to expand to include worldwide coverage for claims brought outside U.S. against the U.S. company, its foreign operation or designated foreign suppliers• Single insurance company provides U.S. companies with global primary product liability coverage for themselves and their foreign suppliers
Minimums	<ul style="list-style-type: none">• Minimum premium for U.S. coverage is \$50,000
Limits	<ul style="list-style-type: none">• U.S. coverage: primary limits up to \$5 million occurrence / \$10 million aggregate with excess limits available• Foreign coverage option: primary up to \$2 million per occurrence / \$4 million aggregate• General aggregates available on a per supplier basis subject to underwriting review
Typical Client Profile	<ul style="list-style-type: none">• U.S. based companies of all revenue sizes, including:<ul style="list-style-type: none">• Distributors• Importers• Manufacturers that source components outside the U.S.• Retailers• Wholesalers
Restricted Classes or Industries	<ul style="list-style-type: none">• Pharmaceutical, nutraceutical or herbal supplement manufacturers• Critical aircraft or auto parts manufacturers & complete vehicle manufacturers• Invasive medical products manufacturers (defined as implanted in the body for more than 15 days)• Tobacco products manufacturers
Key Competitive Advantages	<ul style="list-style-type: none">• Domestic U.S. Primary and Excess Coverage<ul style="list-style-type: none">• Primary ISO 2007 Products-Completed Operations Coverage Form utilized• Program structure options include guaranteed cost, deductibles, self insured retentions and fronted captive basis• Written on a non-admitted basis to provide freedom of rate and form• Available on an occurrence or claims made basis• U.S. distributor listed as the first named insured on policy; each designated foreign supplier added individually to policy as additional insured• Differentiated rates provided by product category• Up to a three year extension of coverage for U.S. distributor for discontinued suppliers• General Aggregates available on a per supplier basis, subject to a policy level cap• Option to add suppliers throughout policy term (subject to underwriting criteria and acceptance)• Catastrophe Management coverage extension available• Zero collateral required for deductible policies for qualified insureds• International Coverage<ul style="list-style-type: none">• Program structure can match domestic U.S. coverage grants and structure• Option for contingent coverage• Worldwide suits coverage available via endorsement to domestic U.S. policy (coverage for claims that occur anywhere in the world and suits brought both in the U.S. and overseas, where available and permissible by law)• Option for coverage around the world for subsidiaries on an excess DIC basis, or on an in-country basis through placement of local ACE policies in foreign countries.• ESIS Third Party Administered Claim and Risk Control Services<ul style="list-style-type: none">• Claim handling on self insured retention can be provided by ACE's claim service affiliate, ESIS, Inc., another acceptable TPA, or self administered, subject to the provisions of the policy. All deductible policies are quoted utilizing ACE USA claims handling• Domestic U.S. and international risk control services are available, provided and coordinated by ESIS staff and affiliates across the globe

- Simplified risk management process for foreign suppliers eliminates review process for valid certificates of insurance from foreign suppliers
- Single streamlined application for domestic and international coverage
- Single global solution with coordinated policy issuance
- Global Servicing: State of the art infrastructure and dedicated global network team
- Financial Strength: ACE USA consistently receives among the highest ratings for financial strength from the industry's principal rating agencies
- Global Reach: As part of the ACE Group of Companies, we can tap into the resources of a global network of affiliates and partners providing products in more than 150 countries around the world

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The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all jurisdictions. 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.