



## ACE USA Products and Services

### International Advantage® Package Policy

#### Product Description

- Specialized international package of insurance for U.S.-based companies, non-profit organizations and educational institutions that have employees or volunteer workers who travel, work or sell products overseas, or that have locations outside the U.S.
- Some coverages available for students and chaperones.
- For more information, visit us at [www.aceadvantage.com](http://www.aceadvantage.com).

#### Minimums

- Policy starts at \$2,500 annual premium with options for multi-year policies.

#### Limits

- General Liability
  - \$1 million each occurrence BI/PD and per claim for employee benefits
  - \$2 million aggregate for products-completed operations
  - \$1 million aggregate for personal and advertising injury
  - \$1 million aggregate for premises damage
  - \$10,000 per person for medical expenses
  - No general aggregate
- Commercial Auto Liability
  - \$1 million each accident, combined BI/PD single limit
  - Hired & Non-Owned Physical Damage Limit \$25,000 per accident/\$25,000 per policy period
- Employers Responsibility
  - Primary foreign voluntary workers compensation
  - Employers' liability: \$1 million bodily injury to employees for accident or endemic illness
  - Medical evacuation/repatriation: \$1 million
  - Coverage available for U.S. Nationals, Third Country Nationals and Local Nationals
- Executive Assistance® Services
  - Suite of live emergency and travel assistance services including emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation and concierge services
  - 24/7 access via international toll-free calling from more than 40 countries, as well as U.S. and Canada
  - Emergency political evacuation/repatriation: \$2,500 per covered person per event, \$10,000 policy limit
  - Unlimited access to proprietary e-Services, including global security and health reports and travel information, printable ID cards and passport stickers at password protected [www.aceExecutiveAssistance.com](http://www.aceExecutiveAssistance.com)
  - Coordinated through two of the world's leading providers, EuropeAssistance USA and iJet Intelligent Risk Systems
- Commercial Property & Business Income
  - Real and personal property
  - EDP and special objects
  - Salespersons' samples, personal property, personal property in transit or on exhibition, incidental cargo
- International Medical and Accidental Death & Dismemberment (AD&D) Insurance
  - \$25,000 automatic limit (higher limits available)
  - Student and chaperone coverage available
- Kidnap & Extortion
  - \$50,000 automatic Kidnap & Extortion limit (higher limits available)
  - Access to prevention and response efforts coordinated by Neil Young Associates, recognized world leader in special risks market

**Typical Client Profile**

- Companies with employees who travel internationally
- Companies with employees stationed in foreign countries (temporarily or permanently)
- International event attendees and exhibitors (conferences, trade fairs)
- Exporters
- Professional firms or other businesses that perform work overseas
- Sponsors of overseas trips, tours or study abroad programs
- Companies with overseas sales offices or operations (owned or leased)
- Companies doing business via the internet (sale of goods or services)
- Educational Institutions and non-profit organizations

**Restricted Classes or Industries**

- N/A

**Key Competitive Advantages**

- Global Presence: Access to ACE global network of underwriting and claims professionals in more than 140 countries.
- Local Expertise: Offices staffed by underwriting and claims professionals thoroughly familiar with local languages, pertinent regulations and customs.
- Focus Exclusively on International Business: Handling the overseas exposures of U.S.-based companies is our only business.
- Underwriters located in 21 major U.S. cities.
- Financial Strength: ACE USA consistently receives among the highest ratings for financial strength from the industry's principal rating agencies

**Contact(s)**

**Advantage Underwriting Center - Wilmington, DE**  
Phone: 800 204-0518  
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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](http://www.aceusa.com).