



## ACE USA Products and Services

### International Advantage® Package Policy

#### Product Description

- Specialized international package of insurance for U.S.-based businesses that have employees who work or sell products overseas, or that have locations outside the U.S.
- For more information, visit us at [www.aceadvantage.com](http://www.aceadvantage.com).

#### Minimums

- Policy starts at \$2,500 annual premium with options for 3-year policies.

#### Limits

- Commercial General Liability (GL)
  - \$1 million each occurrence BI/PD
  - \$2 million aggregate for products-completed operations
  - \$1 million aggregate for personal & advertising injury
  - \$1 million premises damage each occurrence
  - \$10,000 Medical Expense limit per person
- 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
  - Voluntary compensation
  - Employers' liability
  - Medical evacuation/repatriation: \$1 million
  - Coverage available for U.S. Nationals, Third Country Nationals and Local Nationals
- Executive Assistance Services: Medical Assistance, Travel and Personal Assistance, Legal Assistance and Security Assistance
- Commercial Property & Business Income
- International Medical and Accidental Death & Dismemberment (AD&D) Insurance
- Kidnap & Extortion
- Employee Benefits Liability

#### 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: Give clients access to network in cities around the world, all linked electronically to deliver prompt, reliable service.
- Local Expertise: Offices staffed by underwriting and claims professionals thoroughly familiar with local languages, pertinent regulations and customs.
- Focuses Exclusively on International Business: Handling the overseas exposures of U.S.-based companies is our only business.
- Underwriters located in 19 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**

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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.ace-ina.com](http://www.ace-ina.com).