



## Ask Your Carrier Questions

The following questions can help you determine which carrier provides the best fit for your international business insurance needs.

- **“Does the insurance company practice due diligence?”** Look for a carrier that can extend coverages overseas by bringing it up to U.S. standards in every jurisdiction in which your company conducts business.
- **“Does the insurance company provide local expertise?”** Reduce risk by working with professionals who can demonstrate familiarity with local languages, pertinent regulations and customs.
- **“Does the insurance company have a group of business professionals who focus exclusively on the insurance needs of international business?”** Select a carrier with specialized products that address the needs of U.S. companies whose employees travel or work outside the country.

---

*ACE USA is a U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE:ACE). ACE USA is a leading provider of property, casualty, and accident and health insurance, financial products, and risk management services through certain U.S. operating subsidiaries. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.*

Copyright © by ACE USA. All Rights Reserved.



**ACE USA**  
**International Advantage®**  
1 Beaver Valley Road  
2 West  
Wilmington, DE 19803  
800 204 0518 tel  
302 476 6456 fax