



Emerging Multinationals

As a successful company you have the entrepreneurial flair and drive to export your product or services around the world to the extent that you now have assets abroad; whether that's in one other country or via a network of overseas operations.

Are these assets fully protected though? Does your current Insurer have the expertise and infrastructure to deal fully with your risks and potential liabilities?

The ACE group of companies is one of the world's leading providers of insurance and reinsurance. We operate in more than 50 countries across the globe and are licensed to transact business in over 140. Our global reach means we have a wealth of expertise and first hand experience of the issues affecting key economic markets.

Using this knowledge and thanks to our flexible approach to underwriting we can tailor our insurance solutions to meet the needs of your business.

Core covers and benefits we can offer to customers with assets overseas include:

“Doing business with ACE means you benefit from an insurance company with one of the strongest and most stable financial ratings in the industry”



SM

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- Destruction of or damage to buildings and contents
- Business Interruption
- Natural Catastrophe cover including earthquakes, flood and windstorm
- Access to Government Pools (dependent on local legislation)
- Goods in Transit and other related marine covers
- Public Liability
- Products Liability
- Employers Liability
- Directors and Officers Liability
- Global risk management and claims handling centrally controlled
- Personal accident and business travel

Authorised and regulated by the
Financial Services Authority

We are able to provide cover for other speciality and niche insurances such as:

- Trade Credit
- Political Risks.
- Protection of Data
- Crime

In addition ACE has developed Baracuda, a web-based vehicle to inform customers about various aspects of export and transportation of goods worldwide. This application seeks to provide the customer with useful, practical information on topics as diverse as Incoterms, Euroland and cargo loss prevention advice. Please ask for a demonstration of the site www.ace-baracuda.com.

When it comes to trading abroad, it's not simply coverage that counts but the knowledge and expertise of your insurer.

For example, almost every country in the world, and often many states within countries have legislation regulating the transaction of insurance. In this age of cross border litigation such hot topics as “non-admitted” covers are a legal minefield for the unwary and ill informed. In a landmark case in 2001 at the European Courts of Justice, (*Kvaerner v Staatssecretaris van Financien*), it was held that Insurance Premium Tax must be paid in the country where the risk is domiciled. There is no minimum rule in this judgement, so even small amounts must comply.



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As a company that transacts business around the world, you need a global insurer who understands the risks and challenges you face, whatever size of company you are now or plan to be in the future. At ACE we have the infrastructure, experience and knowledge to provide you with insurance solutions which will help you continue and expand your overseas operations.

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