



ACE Printplus

Aide memoire

ACE differentiators:

- ▲ Specialist insurer experienced in underwriting the printing industry
- ▲ A+ (strong) financial strength rating from Standard & Poor's
- ▲ A (excellent) from AM Best
- ▲ Innovative insurer with a reputation for ongoing product review and development

Added Value Services

ACE in partnership with BELFOR, the world's leading damage management company, are prepared to offer "ACE Alert" free of charge, to each policyholder.

"ACE Alert" comprises, In the event of an incident of fire or water damage:

- ▲ guaranteed response time (usually 4 hours or less)
 - ▲ priority call-out service (in event of local incident)
 - ▲ information pack
 - ▲ technical help line
 - ▲ no emergency call out charges
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- ▲ Access to "Risk Matrix" from Depend Ltd. Award winning, user-friendly business continuity web-based software, which can assist companies, both large and small, in the affordable development of a business continuity plan

At ACE European Group we pride ourselves on our flexible approach to underwriting, which means that in most instances, limits, restrictions and charges may be negotiated individually, allowing you to provide a tailored insurance solution for your clients



Product Summary (Sections are optional)

Property Damage & Business Interruption

- ▲ Full Theft
- ▲ Subsidence cover on Buildings and Contents
- ▲ Floating Sum Insured
- ▲ Employees/Visitors personal effects
- ▲ Operator Error Cover – Limit £150,000 (available in conjunction with Machinery Breakdown Cover)
- ▲ Company Credit Cards - Limit £5,000
- ▲ No inner limit for non ferrous metals
- ▲ Replacement locks and keys - £5,000 limit
- ▲ Documents manuscripts and computer records.
- ▲ Accidental discharge of gas flooding systems Limit £25,000
- ▲ Incompatibility of computer records limit £50,000
- ▲ Goods held in trust for which the Insured is responsible
- ▲ Exhibitions cover
- ▲ Any Transit (other than marine) including cover for paper and printed matter stored in vehicle overnight without having to be in a locked compound or garage - up to £25,000
- ▲ Other locations - Limit £100,000
- ▲ Contract works limit £25,000
- ▲ Capital additions 50% of sum insured or £500,000 whichever is less
- ▲ Day 1 Free of charge
- ▲ Landscaping expenses £25,000
- ▲ Fire Extinguishing expenses
- ▲ Metered Water
- ▲ Additional increased cost of working
- ▲ Contractors fines and damages £50,000

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Authorised and regulated by the
Financial Services Authority

- ▲ Temporary repairs expediting permanent repairs Limit £25,000
- ▲ Involuntary Betterment Limit £100,000
- ▲ Debris Removal Costs - Limit £25,000
- ▲ Gross Profit Declaration linked – free of charge
- ▲ Trace and Access — Limit £25,000
- ▲ Accidental or malicious Erasure of Data - £50,000
- ▲ Loss of Attraction
- ▲ B.I. Transit – £100,000
- ▲ Additional Rental charges - £25,000
- ▲ Book Debts
- ▲ Customers and Suppliers Extension
- ▲ Storage Sites - Limit £250,000 any one event or £500,000 in the aggregate
- ▲ Cover for transparencies included
- ▲ Full failure of Public Utilities including telecommunications
- ▲ Denial of Access
- ▲ Infections and contagious diseases
- ▲ Legionella

Legal Liability

- ▲ PL / Products – up to £20m limit
- ▲ Libel and slander
- ▲ Internet liability
- ▲ Financial loss £1m limit
- ▲ Care Custody & Control
- ▲ Employers' liability – to £25m limit
- ▲ US Exports

Group Personal Accident

- ▲ Full 24 hour protection
- ▲ Assault
- ▲ Sports and social club members
- ▲ Inching and crawling

Business Travel

- ▲ Medical expenses
- ▲ Emergency repatriation
- ▲ Cancellation and curtailment
- ▲ Personal belongings and money
- ▲ Business equipment
- ▲ Personal liability
- ▲ Replacement colleague
- ▲ Rearrangement

Subject to underwriting consideration some of the above will be automatic extensions and some will attract additional premium and they may have sub limits and/or minimum deductibles.



Additional optional policy sections

Directors & Officers

- ▲ Limits up to £15 million available
- ▲ Sub limits for legal representation and Pollution defence costs
- ▲ Affirmative “corporate manslaughter” statement
- ▲ Protects against the personal liability of directors and officers
- ▲ Market leading wording

Pension Trustee Liability

- ▲ Protection for trustees of pension funds against their legal liabilities as a trustee
- ▲ Sub Limits for legal representation and pollution defence costs
- ▲ Limits up to £15million available
- ▲ Extensions for retired trustees, civil fines and penalties and member nominated individuals
- ▲ Market leading wording written by industry specialist

Employment Practices Liability

- ▲ Protection for the company and it’s employees against first and third party employment practice claims
- ▲ Market leading wording with broad policy definitions
- ▲ Insured’s retention reduced by 50% following election and completion of Acas arbitration
- ▲ Limits up to £15million available

Environmental Liability

- ▲ Both sudden and gradual cover for pollution incidents at covered locations
- ▲ On-site and off-site first party clean up costs in response to regulatory demands
- ▲ Third party bodily injury, property damage and clean up costs
- ▲ Trespass, nuisance, or obstruction
- ▲ Associated and legal defence costs included
- ▲ Provides cover for damage to natural resources

Dataguard & Computerguard

- ▲ Protect hardware software & data
- ▲ Malicious attack
- ▲ Computer crime
- ▲ Crisis management costs
- ▲ Computer Virus
- ▲ Human error
- ▲ Denial of service
- ▲ Accidental Damage or destruction



Engineering Breakdown and Consequential Loss following Breakdown

Marine transit cover

*This document is an indication only of the highlights and available sections and extensions. Please ask for an **ACE Printplus** quotation and specimen policy from you local ACE European Group branch to obtain full details of all terms and conditions prior to purchasing cover*