

MANAGEMENT LIABILITY

	Premium Minimum	Retention Minimum	Size Maximum*	Limits	Preferred Risks
Private Company	None	None	Up to \$50M Employee Count: Up to 500	Up to \$5M Primary Up to \$5M Excess	Firms with less than 500 employees or annual revenues less than \$25 million.
Coverages include: D&O, EPL, Fiduciary, Crime					
Non-Profit	None	None	Up to \$50M Employee Count: Up to 500	Up to \$5M Primary Up to \$5M Excess BOP Limits: GL \$1M/\$2M Business Personal Property available up to \$100k	Social Service/Welfare Organizations, Charities, Professional/Trade Associations, Foundations, Religious Organizations, Private Schools, Healthcare Related Institutions, Chambers of Commerce, Membership Organizations.
Coverages include: D&O, EPL, Fiduciary, BOP					
Community Associations	None	None	Unit Maximum: Up to 500 units	Up to \$5M D&O and EPL; BOP Limits: GL \$2M/\$4M Property excluding buildings \$300K	Preferred Associations: Homeowners Associations, Residential Condominium, Retail, Cooperatives, Property Owners, Dock, Office/Industrial Parks, Mobile Home Parks, Planned Unit Developments..
Coverages include: D&O, EPL, Fiduciary, BOP					
Public Entity Liability	None	None	Up to \$15M	Up to \$5M	Municipalities such as public, charter, private and vocational schools, and community colleges. District programs, including pools, are eligible.

PROFESSIONAL LIABILITY

Miscellaneous Professional Liability	\$500	None	Up to \$20M	Up to \$5M Primary Up to \$5M Excess	Business Consultants, Human Resource Consultants, Staffing, Claim Adjusters, Franchisors, Financial Consultants, Printers
Digitech® Package Policy	\$1,000	\$2,500	Up to \$20M	Up to \$5M Primary Up to \$5M Excess	General Technology Services, Consultants/integrators of Hardware, Software and Systems Architecture, Applications Service Providers, Data Processors, Software Developers, Electronic Equipment and Component Manufacturing, Internet Retailers, Non-technology Businesses with Network Risk Exposures.
Coverages include: Professional Liability, Privacy Liability, Network Liability, Media Liability					

* Contact your ACE Underwriter or Business Development Manager for more information.

INTERNATIONAL CASUALTY

	Premium Minimum	Retention Minimum	Size Maximum	Limits	Preferred Risks
International Advantage® Package Policy	\$2,500	None	None	Varies by coverage	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.

Coverages include: Employers Liability/Foreign Workers Compensation, International AD&D and Medical, Commercial Property and Business Income, Kidnap & Extortion, Executive Assistance® Service

ACEAdvantage.NET®	\$1,250	None	None	Varies by coverage	Same as above package policy.
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Coverages include: Employers Liability/Foreign Workers Compensation, International AD&D and Medical, Commercial Property and Business Income, Kidnap & Extortion, Executive Assistance® Service

ENVIRONMENTAL

Environmental Package Policy	\$2,500	\$2,500	Up to \$3M (50% must be environmental)	Up to \$5M	Remediation & Abatement Contractors, Storage Tank Installation (removal or cleaning), Fire & Water Damage Restoration, Solar, Wind, Geothermal Contractors, Environmental Consulting & Studies, Phase I, II or III Assessments, Laboratory Analysis, Environmental Testing/Monitoring, Equipment Installation & Maintenance, Soil/Wetlands Remediation. Accounts should have minimum 50 percent of receipts attributable to environmental contracting/consulting.
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Coverages include: Commercial General Liability, Contractors Pollution Liability, Professional Liability, XS and Auto

Contractors Pollution Liability (CPL)	CPL - \$1,500	\$2,500	Up to \$25M	Up to \$5M	Non-environmental contractors (general, trade or specialty contractors), Operators of non-owned environmental facilities, Environmental contractors and consultants.
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Contractors Pollution Liability (CPL) with Professional Liability (E&O)	CPL-PL - \$2,500				
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TankSafe®	\$350	\$5,000	None	Up to \$5M	Airports, Auto Dealerships, Commercial Industrial Facilities such as: Gas Stations and Convenience Stores, Manufacturing Plants, Municipalities, Hospitals, Schools, Colleges, Universities.
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INLAND MARINE

Motor Truck Cargo	\$1,250 \$2,500 (New ventures)	\$1,000; except \$2,500 refrigeration breakdown and water damage, rust and warpage. \$5,000 striking of overhead structure	None	\$10,000 to \$500,000 per vehicle Automatic Extensions of Coverage	Low Theft Commodities, Building Materials, Steel & Lumber, Dry Grocery Items, Paper Products & Plastics, Baled Cotton, Containerized Freight, General Merchandise, Walmart/Target Goods, Produce, Frozen Foods (ex. shellfish, Meat & Poultry (ex. New Ventures, Contractors Equipment, Oilfield Equipment & Heavy/Light Machinery, Agricultural Products.
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SMALL UMBRELLA

	Premium Minimum	Retention Minimum	Size Maximum	Limits	Preferred Risks
Commercial Umbrella	\$500		\$5M	Up to \$5M General Liability \$1M per Occurrence. \$2M Aggregate. Products/Completed Ops \$1M Aggregate. Personal/Advertising Injury \$1M. Auto Liability \$1M CSL. Employers Liability 500,000 per accident/policy limit/each employee	All Standard Classes of Business, including Commercial & Habitational Real Estate, Homeowners & Condominium Associations, Hotels/Motels, Professional Offices, Restaurants, Retail Trade, Service Industry, Artisan Contractors, Bowling Centers

SPECIALTY COMMERCIAL

Business Owners Policy (BOP)	\$485	\$500		Up to \$1M/\$3M GL	273 classes Focus is under 20 Employees
BOP Coverage Enhancements: Employment Practices Liability, Professional Liability and Data Breach, Privacy Liability, Foreign Liability, Abuse and Molestation, Pollution available on all eligible BOP classes.					
1-4 Family Rental Dwelling	\$485	\$250	\$1M TIV	Up to \$1M/\$2M GL	Single family dwellings, multi-family dwellings with 4 units or less, and single residential condominium units that are owner occupied (secondary home) or rented to others
Artisan Contractors	\$485	\$250	\$500,000 payroll \$1M sales sub-contracted work up to 50% of sales	Up to \$1M/\$2M GL	Package or monoline General Liability coverage for 35 different specific trade contractors
Office, Service and Retail	\$485	\$250	\$5M TIV \$6M Sales	Up to \$1M/\$2M GL	Over 130 classifications including Medical Offices, Florists, & Photographers
Lessor's Risk	\$485	\$0 GL; \$500 Property	\$5M TIV; 10,000 square feet or less	\$1M/\$2M GL	Dentist Offices, Medical Offices, Employment Agencies, Insurance Agencies, Photographers, Real Estate Agencies, Accounting Offices, Barber Shops, Opticians, Bookkeepers, Law Offices, Bookstores, Florists, Gift Shops, Hardware Stores, Beauty Salons, Photographers, Shoe Repair

Florida BOP - BBP Limit up to \$500K with Wind
XWind up to \$5mil for Building

SPECIALTY COMMERCIAL

	Premium Minimum	Retention Minimum	Size Maximum	Limits	Preferred Risks
Homeowners Associations	\$485	\$250		Up to \$1M/\$2M GL	Package or monoline General Liability coverage for Homeowners Associations Property coverage for fences, signs, lights, and association buildings Extracurricular exposure coverage for playgrounds, pools, and tennis courts are acceptable
Churches	\$485	\$250	30,000 square feet 1,000 active members	Up to \$1M/\$2M GL	Available for all denominations Pastoral Professional Liability SA&M, D&O, E&O
Social Services	\$485	\$250	\$5M TIV	Up to \$1M/\$2M GL	Eligible Not-for-Profit risks include Counseling services, Food Bank/Soup Kitchens, Thrift Stores, etc.
Truckers	\$485	\$250	\$500,000 in total payroll	Up to \$1M/\$2M GL	Available for single owner/operator and/or small trucking operations Monoline GL only
Wholesalers	\$485	\$250	35,000 square feet \$6M in total revenue	Up to \$1M/\$2M GL	Eligible wholesale risks include Heating & Air Conditioning Equipment, Bakeries, Hardware, Tools, etc.
Importers & Exporters	\$485	\$250	35,000 square feet \$6M in total revenue	Up to \$1M/\$2M GL	Eligible risks include Importers, Exporters, and Manufacturer's Representatives
Liquor Liability	\$385 in most states	None	Alcohol Receipts	Up to \$1M/\$2M GL	Bars, Restaurants, Private Fraternal Clubs, Retail Liquor/Convenience Stores, Nightclubs, Adult/Gentleman's Clubs, Banquet Halls, Caterers/Bartending Services, Wholesale Distributors
Vacant Building	\$295 General Liability \$250 Property	\$1000 Property Deductible	Max square footage per building 500,000	Up to \$1M/\$3M GL	Special Form and Replacement Cost available, no length of vacancy restrictions. Will consider renovations, 3-6 or 9 month terms available. Up to \$3M Frame Construction, Up to \$5M Property Values (all other construction types)
Vacant Land	\$325	None	Max of 1,000 acres per location	Up to \$1M/\$3M GL	Urban and rural lots, no length of vacancy restrictions, 3, 6, 9 month terms available

The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms, conditions and exclusions. Insurance is provided by ACE American Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

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