

COMMERCIAL RISK SERVICES

ARCHITECTS & ENGINEERS INTERNATIONAL ADVANTAGE[®] EDGE

At ACE we believe that we understand the needs of Architects & Engineers in today's emerging global market. More and more firms are bidding on projects overseas. Once they land a project, they typically need a comprehensive foreign package policy to cover their insurance needs. ACE International Advantage has that policy, with coverage enhancements specifically tailored for Architects & Engineers. International Advantage can also provide locally admitted insurance policies in more than 170 countries. Backed by ACE's financial stability and experienced underwriters, ACE International Advantage provides Architects & Engineers with the edge they need to transact business across the globe.

Why do I need this coverage?

Operating a business across the globe is challenging enough without having to worry about the complexity of international insurance. At ACE, we have made a commitment to this market and provide a solution that is tailored to Architects & Engineers. Firms doing business overseas should consider the following questions in order to determine their potential need for an International Advantage package policy:

- What would happen if an employee is injured and disabled while working on a job site? How would their medical expenses be covered? How would any resulting disability be covered?
- What if a citizen of a foreign country brings a suit against an employee or the Architectural/Engineering firm from a resulting auto accident? Will their domestic insurance extend and respond globally?
- What if key personal information such as a passport, driver's license or credit cards are lost or stolen? Is that the right time to go find out what to do on the internet?

Does your insurance policy protect you, when you conduct business overseas?

The ACE Architects & Engineers International Advantage Edge provides these basic options not typically provided by other foreign package providers.

General Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Partnership and Joint Ventures as Additional Insureds
- Blanket Designated Locations General Aggregate
- Electronic Data Liability \$10,000
- Care Custody and Control Extension Coverage \$25,000/\$50,000
- Increased Supplemental Payments
- Cost of Bail Bonds \$2,500 and Loss of Earnings \$500

Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

Property

- Miscellaneous Personal Property** \$50,000
- Valuable Papers and Records \$50,000
- Miscellaneous Unnamed Insured Locations \$50,000
- Service Interruption Property Damage \$50,000
- Installation at Any Job Site \$50,000
- Transit \$50,000
- Decontamination Costs \$10,000
- Money and Securities \$25,000
- Off Premises Storage for Property Under Course of Construction \$25,000
- Professional Fees \$25,000
- Protection and Preservation of Property \$50,000
- Temporary Removal of Property \$25,000
- Time Element/Business Income \$50,000
- Rental Insurance \$50,000
- Commissions, Profits and Royalties \$50,000

** architectural models are included within miscellaneous personal property



insured.™

Key Competitive Advantages

Financial Strength: ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from A.M. Best, Standard & Poor's and other leading rating agencies. A++ (Superior) rating by A.M. Best and AA- (Very Strong) by Standard & Poor's

International and Local Expertise: Offices staffed by a dedicated team of international underwriting specialists in 16 major U.S. cities. Professionals familiar with local regulations and customs. ACE Global network of underwriting and claims professional in more than 170 countries.

Value-Added Features: Access to an array of valuable travel assistance services and online pre-trip planning tools for businesses whose employees travel abroad through Executive Assistance.

When your workplace is the world, rely on an International Advantage® policy from ACE USA to protect your interests in so many ways. Simply contact an ACE International Advantage® team member. You will find more information on www.aceadvantage.com.

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