



ACE Private Risk Services®

# Securing Your Success

Customized Protection  
In One Comprehensive Program



*A fine home*

*A ski condo*

*Luxury cars and yachts*

*An extensive jewelry or fine art collection*

*Substantial assets to sustain you and the ones you love*



The more you achieve and acquire, the more complex are the risks that can threaten your family and lifestyle. ACE Private Risk Services® helps you understand those risks, and makes it easy to confront them in one simple yet comprehensive program—the ACE Platinum Portfolio®.

Offering extraordinary protection and flexibility, the ACE Platinum Portfolio enables you and your insurance advisor to precisely tailor a wide range of coverages to match your unique needs. The result: you get one custom-fit program that helps keep your life simple, family safe, and wealth secure.



## Benefits of the Portfolio Approach

With only one policy and one bill, you can often satisfy all your needs for home, auto, valuable collections, watercraft, and umbrella liability insurance with coverages that are uniquely suited to your lifestyle.

The portfolio approach minimizes coverage gaps and eliminates wasteful duplications that can occur with a collection of standard industry policies.

The portfolio approach entitles you to a substantial overall discount. So, you can be sure you're getting seamless protection as well as the most value for your premium dollar.

## Superior Coverage

With substantial assets to protect, you need coverage that goes beyond what you'll find in mass-marketed policies. Here's a sample of what the ACE Platinum Portfolio offers:

- *Full replacement cost coverage:* We'll pay the full cost of rebuilding your home and other structures on your property after a covered total loss—even if that amount exceeds your policy limit.
- *Choice of auto repair shop and original parts:* You're free to choose your favorite local repair shop, not one from a limited company network. And we pay for parts produced by the original manufacturer.
- *Market value coverage:* If the market value of an item just prior to loss exceeds its scheduled value, we'll pay up to 150 percent of the scheduled amount.
- *Higher liability limits:* We recognize that your high net worth makes you an attractive target for lawsuits. Moreover, we'll coordinate and pay for legal defense outside of your liability limit.
- *Deductible reserve program:* Choose a high deductible for your home or auto coverage, and we will credit 10 percent of the amount to a "reserve" for each claim-free year on your policy. The reserve effectively reduces your deductible payment once you do have a claim.



## Highlights of the ACE Platinum Portfolio

One package policy and one bill can often satisfy your need for home, auto, umbrella liability, valuable collections, and watercraft insurance.

Unmatched flexibility helps you pay only for the protection you need. For instance, you can tailor coverage limits to the true value of your possessions and secondary structures on your property.

We reward careful behavior with our unique deductible reserve benefit and premium credits for the presence of safety systems.

Loss prevention services, such as background screening, help keep your family safe and wealth secure.

Our superb claims service earns high marks from clients, who consistently say they would likely refer us to their friends or family.

Easy billing options allow you to pay automatically by credit card or electronic funds transfer (EFT) in a wide variety of installment plans.

The financial strength of ACE's underwriting companies means you can be confident in our claims-paying ability.

## Superb Claims and Loss Prevention Service

When you have a claim, we have our best opportunity to demonstrate the superb quality of our coverage and service. That's why we ask every customer who has had a claim to assess our performance. The consistent result: 99 percent would likely refer us to their friends or family. Their reasons include:

### *Expertise and fairness*

Whether you have a loss involving imported marble flooring in your dining room, a collection of rare impressionist paintings, or a personal liability lawsuit that threatens a substantial portion of your net worth, we have the expertise to properly recognize and fairly establish a value for your claim.

### *Speed and transparency*

No matter when disaster strikes—even 3 a.m. on a holiday weekend—simply call our toll-free number. We can have a clean-up crew to most homes within two hours of an emergency. We can help you find and manage repair services. And, we can pay settled claims within hours through our electronic funds transfer (EFT) program. Throughout the process, we make every step as transparent and as easy as possible for you.

Besides helping you recover from loss, we help your family stay safe and even prevent loss. Utilizing our claims experience, we proactively suggest ways to protect your home through our risk consultation service. We also help minimize the cost of installing many kinds of loss prevention systems. Finally, we offer unique loss prevention programs, such as access to a security service for screening the backgrounds of domestic staff, contractors who work on your home, and financial advisors.

### **Financial Strength**

You can depend on the claims-paying ability of the ACE Group. ACE's U.S.-based underwriting companies regularly receive among the highest ratings for financial strength from Standard & Poor's, A.M. Best, and other leading rating agencies.





## Home

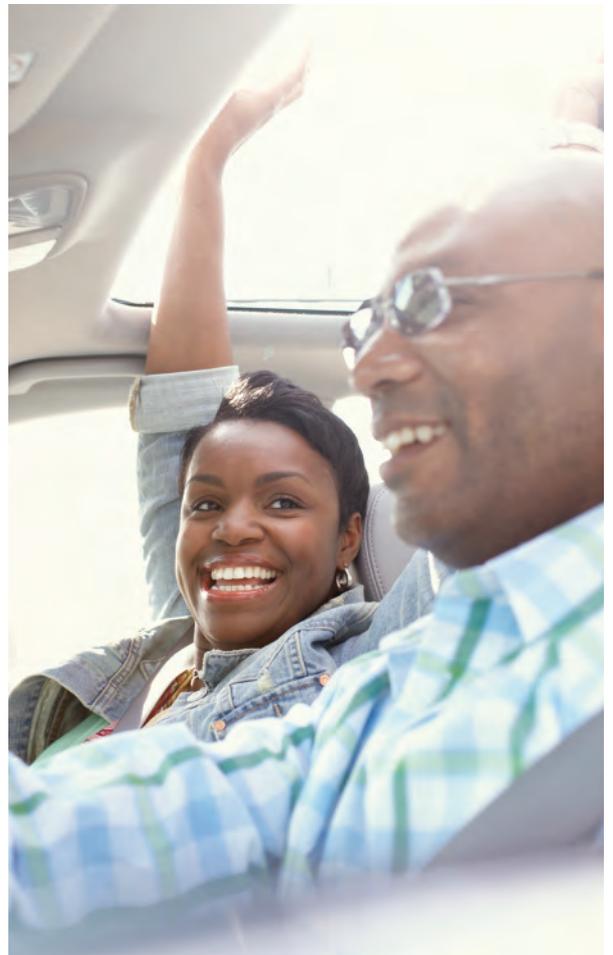
The ACE Platinum Portfolio recognizes that fine homes often have unique features and high quality furnishings that require special treatment. To ensure the proper level of protection, our program includes a complimentary evaluation of your home and includes broad and generous coverage you won't find in standard industry policies.

- We pay the full cost of rebuilding your home and other structures on your property—or additions and alterations in the case of co-ops and condos—even if the cost exceeds your policy limit.
- We provide replacement cost coverage for the contents of your home. That is, we do not apply depreciation to furniture, clothing, and your other possessions.
- You can tailor coverage limits to the true value of your possessions and secondary structures on your property.
- You can choose a cash settlement on your total loss if you decide not to rebuild.
- We automatically include coverage for identity fraud, sewer and drain backup, landscaping, and personal computers and computer records.
- In most cases if your deductible is \$25,000 or less, we waive it when a loss exceeds \$50,000.
- We help cover your expenses if a family member is kidnapped and also offer coverage for home invasion, car jacking, or stalking.
- We cover additional expenses necessary to maintain your standard of living if you must reside elsewhere during home repairs without being subject to a limit. We'll cover the cost of kennels and veterinary care for your pets, too.
- We provide substantial premium credits for systems that help prevent loss due to theft, fire, water, gas, lightning, and power failure.
- We can provide extra coverage for losses due to flood and surface water.

## Auto

If you appreciate superior craftsmanship, performance, and comfort in your vehicle, you'll appreciate the higher standards for auto coverage and service in the ACE Platinum Portfolio.

- We offer “agreed value” coverage that enables you to lock in the value of your vehicle and avoid depreciation if it becomes a total loss.
- Even better, our “replacement cost” optional coverage will pay to replace your old vehicle after a total loss with a comparable new one in the current model year.
- We always pay for parts produced by the original manufacturer, also called “OEM” parts, to repair your car.
- Our comprehensive coverage automatically includes road service, rental reimbursement with no per-day maximum, and even two days of overnight expenses if you're stranded far from home.
- You have the freedom to choose your favorite local repair shop. We do not force you to use or accept the price set by a shop that is part of an insurance company network.
- We will pay to replace broken or chipped windows, airbags that accidentally deploy, locks that need to be replaced due to lost or stolen keys—and we won't apply a deductible.
- We automatically extend physical damage coverage for non-owned (borrowed or rented) vehicles worldwide.
- Within one business day of receiving a collision claim, we typically send an expert to visit you, and within another business day, we typically issue payment for covered damage.



## Umbrella Liability

As your wealth increases, so does your attractiveness as a target for lawsuits. Settlements for serious injury or property damage can exceed the liability limits of your home or auto policies. You could lose your home, property, savings and investments—even your future income. Umbrella coverage offers critical protection in these cases. It offers the following benefits:

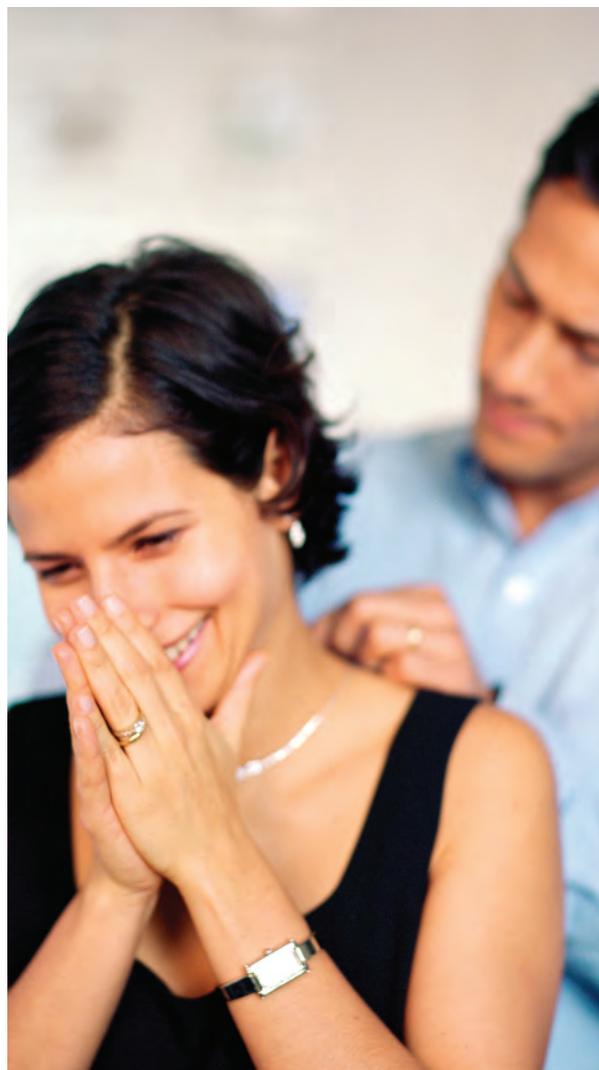
- You can acquire from \$1 million up to \$100 million of additional liability protection.
- We coordinate and pay for your legal defense against lawsuits involving property, bodily injury, and personal injury claims, once the resources of your underlying coverages are exhausted.
- We provide coverage for the cost of having a public relations firm protect your reputation and having your lawyer monitor our legal defense efforts.
- You can add coverage for uninsured/underinsured liability, employment practices liability, and director's & officer's liability.



## Valuable Collections

Artwork. Jewelry. Furs. Antiques. Silver. Insuring the full replacement cost of your precious collections often requires a valuables policy to supplement the coverage in your home policy. Our valuables policy also provides these advantages:

- Our valuables policy has no deductible. So if you lose an engagement ring, the loss is covered from the first dollar.
- You have the option to schedule individual items or choose blanket coverage for groups of valuables such as jewelry, crystal, or art collections.
- We settle covered losses at least at the scheduled amount or, if higher, at market value up to 150 percent of the scheduled amount.
- “All risk” coverage protects your valuables against loss due to flooding and earthquake, which are excluded from the home policy.
- Coverage extends worldwide, and newly-acquired objects are automatically included.





## Other Coverages Available Through ACE

When you choose the ACE Platinum Portfolio, you're opening yourself to a world of insurance that goes far beyond home, auto, umbrella liability, and valuables coverage. You're gaining access to a broad range of insurance products available through the ACE Group, a global leader in insurance and reinsurance. Some of the additional insurance products you may find useful are:

*Pleasure boat and yacht:* From jet skis and personal watercraft to mega-yachts that can navigate the high seas, ACE has the ability to meet your coverage needs.

*Private aviation:* From piston-powered aircraft and helicopters to jets, ACE can provide hull and liability insurance.

*Builder's risk:* Substantial home construction projects pose special risks that require special coverage. ACE has dedicated specialists to assess your project and provide the needed coverage.

*Fine art:* Extensive collections may exceed even the generous limits in our valuables policy. In these cases, ACE can offer access to insurance used by well-known museums to handle your private collection.

*Worker's compensation:* Injuries to household staff could result in medical and disability costs that are not covered in your home policy. As one of the world's leading insurers for business, ACE can provide a robust solution for individuals, as well.



ACE Private Risk Services®  
Basking Ridge, New Jersey

Bankers Standard Insurance Company  
Pacific Employers Insurance Company  
Atlantic Employers Insurance Company  
ACE Insurance Company of the Midwest  
ACE American Insurance Company  
Indemnity Insurance Company of North America

[www.aceprivateriskservices.com](http://www.aceprivateriskservices.com)

Important Notice: This brochure contains only a general description of the insurance coverages provided by our policies. Coverages are subject to change and can vary by state. The brochure does not include all of the benefits and limitations found in the policy. The insurance policy itself, not this descriptive brochure, will form the contract between the policyholder and the insurance company.

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