



COMMERCIAL RISK SERVICES

# ACCOUNTANTS & LAWYERS INTERNATIONAL ADVANTAGE<sup>®</sup> EDGE

At ACE we understand the needs of accountants and lawyers in today's emerging global market. Your clients may have offices or transact business overseas on a regular basis. You want to be there for them, and we want to be there for you. Travel overseas is a must in today's global market. We provide a comprehensive foreign package policy with the ability to provide locally admitted insurance when required by local laws. We also utilize billable hours as one of the exposure elements when determining business income losses, a feature not often used by international carriers. Backed by ACE's financial stability and experienced underwriters, ACE International Advantage provides Accountants & Lawyers with the edge they need to transact business across the globe.

## Why do I need this coverage?

Being a corporate accountant or attorney in today's environment is challenging enough without having to worry about possible gaps in insurance coverage. At ACE, we have made a commitment to this market and have the expertise you and your clients need. Here are some questions you should ask Accountants and Lawyers about their employees who travel internationally:

- Would employees or their employer be forced to pay for medical care when traveling overseas? What method of payment would they use?
- 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?
- How would they respond when a simple traffic violation leads to arrest in a foreign country?

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

The ACE Accountants & Lawyers International Advantage Edge provides basic options not provided by other foreign package providers.

### General Liability

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

### Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

### Property

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



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](http://www.aceadvantage.com).**

## CONTACT US

### Brandon Boyd

International Underwriting Manager  
302 476-6203  
[Brandon.Boyd@acegroup.com](mailto:Brandon.Boyd@acegroup.com)

[www.acegroup.com/us](http://www.acegroup.com/us)

Insurance is provided by insurance companies with the ACE Group or its allied distribution associates. All products may not be available in all jurisdictions. The product information above is a summary only. The insurance policy actually issued contains the terms and conditions of the contract. International Advantage® products are offered by ACE USA Foreign Casualty, a unit of ACE USA that specializes in providing international insurance solutions for small, mid-sized and large U.S.-based companies, multinationals and organizations. This singular focus translates to expert service provided by skilled international underwriters and claim professionals. Additional information can be found at [www.aceadvantage.com](http://www.aceadvantage.com).

ACE USA is the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE:ACE), and is rated A+ (Superior) by A.M. Best Company and AA- (Very Strong) by Standard & Poor's. Additional information about ACE USA and its products and services can be found at [www.acegroup.com/us](http://www.acegroup.com/us). The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

Copyright ©2014

617481 07/2014

