

INTERNATIONAL ADVANTAGE® PACKAGE POLICY

Product Description

- Specialized international package of insurance for 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

Minimums

- Policy starts at \$2,500 annual premium with options for multi-year policies.

Limits

- Commercial General Liability
 - \$1 million each occurrence BI/PD and per claim for employee benefits
 - \$2 million aggregate for products-completed operations
 - \$1 million aggregate for personal and advertising injury
 - \$1 million aggregate for premises damage
 - \$25,000 per person for medical expenses
 - \$2 million general aggregate
- Contingent Auto Liability
 - \$1 million each accident, combined BI/PD single limit
 - Hired & Non-Owned Physical Damage Limit \$50,000 per accident/\$50,000 per policy period
- Employers Responsibility
 - Employers' liability: \$1 million bodily injury to employees for accident or endemic illness
 - Medical evacuation/repatriation: \$1 million
 - Coverage available for U.S. Nationals, Third Country Nationals and Local Nationals

Limits (continued)

- Executive Assistance® Services
 - Suite of live emergency and travel assistance services including emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation and concierge services
 - 24/7 access via international toll-free calling from more than 40 countries, as well as U.S. and Canada
 - Emergency political evacuation/repatriation: \$2,500 per covered person per event, \$10,000 policy limit
 - Unlimited access to propriety e-Services, including global security and health reports and travel information, printable ID cards and passport stickers at password protected www.aceexecutiveassistance.com.
 - Coordinated through two of the world's leading providers, EuropeAssistance USA and iJet Intelligent Risk Systems
- Commercial Property & Time Element
 - Real and personal property
 - EDP and special objects
 - Salespersons' samples, personal property, personal property in transit or on exhibition, incidental cargo
- International Medical and Accidental Death & Dismemberment (AD&D) Insurance
 - \$50,000 automatic limit (higher limits available)
 - Student and chaperone coverage available
- Kidnap & Extortion
 - \$250,000 automatic Kidnap & Extortion limit (higher limits available)



insured.™

Typical Client Profile

- Companies with employees who travel internationally
- Companies with employees stationed in foreign countries (temporarily or permanently)
- International event attendees and exhibitors (conferences, trade fairs)
- Exporters
- Professional firms or other businesses that perform work overseas
- Sponsors of overseas trips, tours or study abroad programs
- Companies with overseas sales offices or operations (owned or leased)
- Companies doing business via the internet (sale of goods or services)
- Educational institutions and non-profit organization

Restricted Classes or Industries

- N/A

Key Competitive Advantages

- Financial strength to protect your clients' liability exposures. 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.
- Local Expertise: Offices staffed by underwriting and claims professionals thoroughly familiar with local languages, pertinent regulations and customs.
- Focus Exclusively on International Business: Handling the overseas exposures of U.S.-based companies is our only business.
- Superior customer service
- Access to the product expertise and global reach of the ACE Group of Companies

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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 and conditions. 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.

ACE Commercial Risk Services is an operation within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com

