

## ACE PRIVATE RISK SERVICES

# COVERAGE COMPARISON

## ACE VERSUS STANDARD POLICY

HOME	AUTO	VALUABLES	UMBRELLA LIABILITY	OVERALL
Home Policy Feature	Description	ACE Platinum Portfolio®	Standard Policy¹	
Full replacement cost	Rebuilds home and other structures at existing property after a total loss in most cases - even if the cost exceeds the policy limit; if the land is unusable, coverage is available at a new location.	Yes²	No	
Additions & alterations	Covers cost to rebuild additions & alterations for condos and co-ops even if cost otherwise exceeds policy limit.	Yes	No	
Cash settlement	Offers in cash the lesser of the replacement cost or the limit of insurance for the dwelling and other structures if not rebuilding after a total loss.	Yes	No	
Replacement cost for contents	Replaces damaged personal property without applying depreciation in most cases.	Yes	No	
Flexible limits	Flexibility to tailor coverage limits – increase or decrease – to match the true value of personal property and other structures.	Yes	No	
Loss of use	Unlimited loss of use coverage to maintain living standard while home is being repaired or civil authorities have mandated an evacuation.³	Yes	No	
Medical expenses	Pays for bodily injury medical expenses to a third party as a result of an accident caused by you or a domestic pet, or an accident occurring on your property – does not reduce limit of liability.	\$50,000	\$1,000	
Mold remediation	Covers property damage due to mold or bacteria resulting from a covered loss with option to increase up to 100 percent of dwelling limit.	\$10,000	No	
Sewer, drain backup	Covers damage due to water backing up through sewers, drains, and sumps. Special deductible amount of the greater of \$5,000 or policy deductible applies in most states for losses occurring in the basement.	Yes	No	
Deductible waiver	Waives deductible for losses over \$50,000 in most cases if deductible is \$50,000 or less.	Yes	No	
Realty tax assessment	Covers increased tax liability directly related to repair, rebuilding, or reconstruction of damaged property in the event of a total covered loss.	\$25,000	No	
Identity fraud expenses	Covers expenses due to identity fraud.	\$100,000	No	
Loss prevention devices	Covers installation of devices that help prevent similar, future losses.	\$2,500	No	
Disability alterations	Covers cost of making home accessible for a family member who becomes permanently disabled due to a sudden and accidental event.	\$50,000⁴	No	
Loss assessment	Covers loss assessments levied by a property owner association.	\$100,000	\$1,000	
Landscaping	Replaces or repairs trees, shrubs, plants, lawn after a covered loss.	\$5,000 per item⁴	No	
Primary flood / surface water option	Covers physical loss or damage to residence, personal property, and other structures, including debris removal, caused directly by surface water or flood.	\$250k home / \$100k contents	No	
Family security option	Covers expenses related to home invasion, child abduction, car jacking, stalking, and hijacking. Also provides a death and dismemberment benefit.	Yes	No	



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1. As represented by the Insurance Services Organization (ISO) basic HO-00-05 policy. 2. Not available in AL, CA, FL, MS, and HI. Not available in SC if named storm only. 3. Coverage for evacuation ceases after 30 days. Unlimited coverage unavailable in AL, FL, HI, MS and SC. 4. Up to an aggregate limit of 5 percent of dwelling limit. This list does not include all coverages available.

ACE Private Risk Services®

Home | Auto | Yacht | Valuable Collections | Umbrella Liability

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Auto Policy Feature	Description	ACE Platinum Portfolio®	Standard Policy¹	
Agreed value option	Locks in the value of your vehicle to avoid depreciation during the policy term if it becomes a total loss.	Yes	No	
OEM parts	Covers use of body and mechanical parts produced by the original manufacturer in repairs.	Yes	No	
Road service	Pays for on-the-spot emergency repairs or towing to nearest repair facility.	Reasonable cost	No	
Overnight expenses	Covers reasonable expenses for covered losses more than 50 miles from home.	\$2,500	No	
Lock replacement	Replaces locks if keys are lost or stolen / with no deductible.	Yes / Yes	No / No	
Full glass coverage	Repairs or replaces chipped or broken windows / with no deductible.	Yes / Yes	No / No	
Airbag replacement	Pays cost of repairing or replacing air bags that accidentally deploy / with no deductible.	Yes / Yes	No / No	
Rental reimbursement	Pays for comparable auto rental if insured vehicle is being repaired due to a covered loss.	\$10,000 No limit/day	\$600 \$20/day	
Rental loss of use	Covers loss of use fees levied by rental company for damage to vehicle.	\$10,000 No limit/day	\$600 \$20/day	
Lease GAP coverage	Pays the difference between the market value of your leased vehicle and the amount you owe the leasing company after a total covered loss.	Yes	No	



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1. As represented by the Insurance Services Organization (ISO) basic PP-00-01 policy. This list does not include all coverages available.

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Valuables Policy Feature	Description		ACE Platinum Portfolio®	Standard Policy¹
<b>Market value</b>	Pays market value up to 150 percent of scheduled amount of insured item.		Yes	No
<b>Blanket coverage</b>	Option to cover a group of items, such as jewelry or wine, is available for any type of collection.		Yes	No
<b>Blanket per-item limit</b>	Maximum amount paid for one item covered under blanket coverage option. (ACE's amount can be increased up to \$100,000.)		\$10,000	\$250 to \$1,000
<b>Pairs and sets</b>	Provides reimbursement as a total loss if one item of a pair or set is lost, damaged, or stolen and the matching items are surrendered.		Yes	No
<b>Fragile item breakage</b>	Protects against losses due to breaks or fractures of fragile items, such as sculptures, crystal, and china.		Yes	No



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1. As represented by the Insurance Services Organization (ISO) basic PP-00-01 policy plus endorsements. This list does not include all coverages available.

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Umbrella Policy Feature	Description			ACE Platinum Portfolio®	Standard Policy <sup>1</sup>
<b>High limit availability</b>	Limits up to \$100 million available to cover liability for property damage, bodily injury, and offense (such as false arrest, libel, slander, and invasion of privacy).			Yes	No
<b>Fills coverage gaps</b>	Coverage in Umbrella policy will pay from first dollar of loss in most cases if coverage gap exists in Home or Auto policy.			Yes	No
<b>Private consultation</b>	Pays reasonable expenses for law firm of your choice to review and consult on the defense covered by the policy; options up to \$250,000 available.			\$25,000	No
<b>Reputation damage</b>	Covers fees for a public relations firm to protect your reputation in connection with the defense covered by the policy; options up to \$250,000 available.			\$25,000	No
<b>Newly acquired autos and watercraft</b>	Covers your liability from the first dollar for bodily injury or property damage resulting from your use of an auto or watercraft within the first 60 days of becoming its owner.			Yes	No
<b>Rented or borrowed autos and watercraft</b>	Covers your liability from the first dollar for bodily injury or property damage resulting from your use of a rented or borrowed auto or watercraft, provided the rental or loan does not exceed 90 days.			Yes	No
<b>Uninsured/underinsured option</b>	Protects your family if they suffer bodily injury or property loss at the hands of someone who has no or insufficient insurance, with limits up to \$10 million available.			Yes	Yes
<b>Employment practices option</b>	Covers lawsuits brought by private household staff for sexual harassment, discrimination, and other wrongful employment acts.			Yes	No
<b>Directors' &amp; officers' option</b>	Protects unpaid board members or trustees of charitable organizations against lawsuits involving a variety of wrongful acts such as sexual harassment, discrimination, wrongful termination, libel, slander, invasion of privacy, and plagiarism.			Yes	No
<b>Family trust option</b>	Covers damages resulting from a negligent act, error or omission, or breach of duty while carrying out your responsibilities as a trustee of a family trust.			Yes	No



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1. As represented by the Insurance Services Organization (ISO) basic DL-98-01 policy.

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Overall Policy Feature	Description			ACE Platinum Portfolio®	Standard Policy <sup>1</sup>
Portfolio approach	One program, one bill covers many needs.			Yes	No
Deductible reserve option	Reduces deductible on first claim by 10 percent for each prior claim-free year (for both home and auto policies). <sup>2</sup>			Yes	No

1. As represented by the Insurance Services Organization (ISO) basic DL-98-01 policy. 2. The minimum deductible reserve applicable to homeowners policies in New York is \$100. The minimum deductible reserve applicable to automobile policies is \$100 for Collision in New York and Pennsylvania and \$50 for Comprehensive in New York. This list does not represent all coverages available. Important Notice: This brochure contains only a general description of the insurance coverages provided by our policies. Coverage terms 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. Policies issued by Bankers Standard Insurance Co., ACE Insurance Company of the Midwest, and Atlantic Employers Insurance Co.  
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