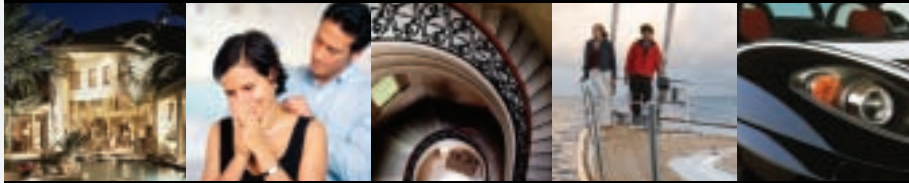


ACE Platinum PortfolioSM

Securing Your Success



A fine home

A ski condo

Luxury cars

An extensive art collection

A hard-earned nest egg for you and the ones you love



The more you achieve and acquire, the more you face risks that are unique and complex. And the more you can benefit from the ACE Platinum PortfolioSM, the comprehensive personal insurance program from ACE Private Risk ServicesSM. With just one policy, the ACE Platinum Portfolio can provide superior levels of coverage for your home, vacation properties, autos, collections of jewelry and other valuables, watercraft, and personal liability.

Enjoy your success, and let the ACE Platinum PortfolioSM protect it.



Benefits of the Portfolio Approach

With a high degree of flexibility, the ACE Platinum Portfolio allows you and your agent to coordinate the coverages you need within a single insurance program that's comprehensive, easy to manage, and 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.

In most instances, you will have just one policy to track and one bill to pay.

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 coverage: If your home is damaged by a covered loss, we'll pay the full cost to repair or rebuild it—even if that amount otherwise exceeds your policy limit.

Automatic higher limits for special items that reflect the greater value of the possessions and furnishings you've worked hard to acquire.

Higher liability limits that recognize your high net worth makes you an attractive target for lawsuits.

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" each year that you have no claims 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 for a wide range of your personal insurance needs—Home, Auto, Umbrella, Valuables, and Watercraft

Home coverage that promises to replace your home in the event of a total loss—even if the cost otherwise exceeds your policy limit

Generous, automatic coverage for fine art, jewelry, electronics, computers, and other valuable items

Auto coverage with an “Agreed Value” option, the freedom to choose your favorite local repair shop, and reimbursement for parts produced by the original manufacturer

Valuables coverage that allows covered losses to be settled at least at the scheduled amount or, if higher, at market value up to 150 percent of the scheduled amount

Umbrella coverage up to \$100 million to protect you against costly settlements due to liability lawsuits

Best of all, superb service when it comes to handling your claim

Superb Claims and Loss Prevention Service

You'll be *more* than satisfied with our service. We prove it by asking every customer who has a claim to assess our performance. The consistent result: 96 percent of respondents report being very or completely satisfied—not just satisfied—with the treatment they receive. Even more would be likely to refer us to a friend. The 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 value 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. We proactively suggest ways to protect your home and family through our risk consultation service. We help cover the cost of installing many kinds of loss prevention systems. With our unique organizational structure, the same team that conducts your risk consultation will be directly involved in adjusting any property claim you have. This enables us to authenticate damage more quickly, assess damage more accurately, and improve the impact of our loss prevention guidance.

Financial Strength

You can depend on the claims-paying ability of the ACE Group of Companies. 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 risk consultation on your home and includes broad and generous coverage you won't find in standard industry policies.

- We pay the full replacement cost of your home and other structures on your property—or additions and alterations in the case of co-ops and condos—even if the cost otherwise 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 in most states.
- You can choose a cash settlement on your total loss if you decide not to rebuild.
- We automatically include coverage for identity fraud, kidnap and ransom expenses, sewer and drain back-up, landscaping, home banking records, 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—in many states, without being subject to a limit. We'll cover the cost of kennels and veterinary care for your pets, too.
- 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.
- We always pay for parts produced by the original manufacturer, also called "OEM" parts.
- 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 provide 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

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. For protection in these cases, you can include Umbrella coverage in your ACE Platinum Portfolio program. It offers the following benefits:

- Options from \$1 million up to \$100 million of additional liability protection
- Coordination and reimbursement for legal defense against lawsuits involving property, bodily injury, and personal injury claims, once the resources of your underlying coverages are exhausted
- Ability to add coverage for uninsured/underinsured liability, employment practices liability, and director's & officer's liability



Valuables

Artwork. Jewelry. Furs. Collections. Antiques. Silver. Insuring the full replacement cost of your most precious possessions 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 a 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, which is 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, and Valuables coverage. You're gaining access to a broad range of insurance products available through the ACE Group of Companies, a global leader in insurance and reinsurance. Some of the additional insurance products you may find useful are:

Watercraft 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 ServicesSM
Madison, 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

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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