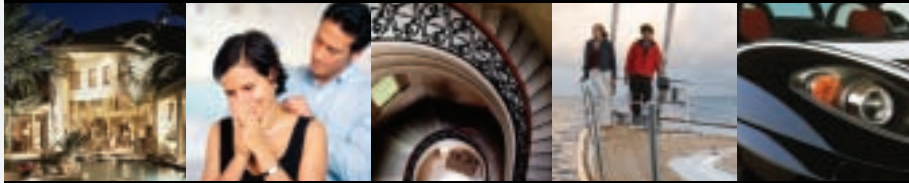


ACE Platinum Portfolio<sup>SM</sup>

## 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 Portfolio<sup>SM</sup>, the comprehensive personal insurance program from ACE Private Risk Services<sup>SM</sup>. With just one policy, the ACE Platinum Portfolio can provide superior levels of coverage for your home, vacation properties, autos, expensive jewelry and other valuables, and personal liability.

*Enjoy your success, and let the ACE Platinum Portfolio<sup>SM</sup> protect it.*



## The Advantages 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. Moreover, it earns an overall discount. So, you can be sure you're getting seamless protection as well as the most value for your premium dollar. And, 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 exceeds your policy limit.

*Automatic higher contents limits* that reflect the greater value of the possessions and furnishings you've worked hard to acquire

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





## Highlights of the ACE Platinum Portfolio

One package policy and one bill for a wide range of your personal insurance needs — Home, Auto, Umbrella, and Valuables

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

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

Auto coverage with an “Agreed Value” option, 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 \$25 million to protect you against costly settlements due to liability lawsuits

Best of all, first-class service when it comes to handling your claim

## First-Class Claims Service

For many people, the stress of suffering a loss can be compounded by the stress of dealing with the insurance company. You’ll find the opposite with us. Our organization of professionals has consistently earned satisfaction ratings of 97 percent or higher among customers who have had a claim. The reasons include:

### *Expertise*

Whether you have a loss involving imported marble flooring in your dining room, custom-fitted leather seats in your car, or a personal liability lawsuit that threatens your livelihood, we have the expertise to properly recognize and fairly settle your claim.

### *Ease*

Our claims adjusters are not only experts at understanding the extent of your loss, they are experts at explaining the claims process to you and making it as easy as possible.

### *Speed*

Our adjusters are trained to respond quickly no matter when disaster strikes — even in the dead of night on a holiday weekend. Simply call our toll-free number. In an emergency, we can have a clean-up crew to most homes within two hours. And, we can pay settled claims within hours through our electronic funds transfer (EFT) program.

Besides first-class claims service, you can count 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, custom appraisal of your home and includes broad and generous coverage you won't find in standard industry policies.

- We pay the full replacement cost on your home and other structures on your property.
- 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 choose a cash settlement on your total loss if you decide not to rebuild.
- We automatically include coverage for identity fraud, kidnap and ransom, home banking records, mortgage re-negotiation, land restoration, personal computers, and computer records.
- We waive your deductible when a loss exceeds \$50,000.
- We can provide extra coverage for losses due to flood.

## 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 hold you responsible for the 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

When someone gets injured and sues, the lawsuit can result in a financial settlement that exceeds the liability limits of your Home and Auto policies. You could lose your home, your property, your savings and investments, and 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:

- Up to \$25 million of additional liability protection is available.
- Once the resources of your underlying coverages are exhausted, we will coordinate and pay for legal defense against lawsuits involving property, bodily injury, and personal injury claims.

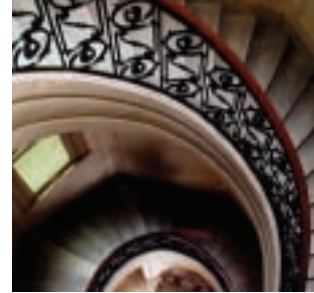


## Valuables

Artwork. Jewelry. Furs. Collections. Antiques. Silver. While our Home policy includes coverage for your valuables, many people choose to insure their most precious possessions with the added protection of a Valuables policy, which offers broader coverage on a worldwide basis.

- "All Risk" coverage protects you against losses due to flooding or breakage of fragile items, which are excluded from the Home policy.
- 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.
- We provide worldwide coverage for scheduled items and automatically include coverage for newly-acquired objects.





## 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.

**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.



ACE Private Risk Services<sup>SM</sup>  
Madison, New Jersey

Banker's 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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