

COMMERCIAL RISK SERVICES

ACE COMMERCIAL UMBRELLA

REINVENTING SPECIALTY INSURANCE
FOR SMALL BUSINESS

Every day businesses are faced with mitigating some type of new liability risk and defending potential litigation. For that reason, purchasing a liability umbrella policy is coverage that no business should go without. Provide your clients with added liability protection and alleviate their concerns about losing income or assets. ACE Commercial Risk Services provides lead umbrella coverage for smaller accounts.

Product highlights

Umbrella coverage over general liability, auto liability, employer liability and liquor liability policies.

Key Advantages:

- Policy limits up to \$5 million*
- \$500 minimum premium per layer
- Policy premium up to \$10,000
- Available as standalone or over our ACE Specialty Commercial Products
- Written on admitted paper
- Product available in 47 states and the District of Columbia (except Alaska, Louisiana and Vermont)
- Over 260 classes available

Limits Available

- General Liability
 - \$1 million, per occurrence
 - \$2 million general aggregate
 - \$1 million products-completed operations aggregate
 - \$1 million personal & advertising injury



insured.®

Minimum Underlying Requirements

- Employee Benefits Liability: \$1 million each occurrence/\$1 million general aggregate
- Auto Liability: \$1 million Combined Single Limit
- Employers Liability: \$500,000 each accident, \$500,000 disease-policy limit, and \$500,000 disease- each employee
- Liquor Liability: \$1 million each common cause or each occurrence/\$1 million general aggregate
- All underlying carriers must be rated A-VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits (Defense Outside)

Target Client

All Standard Classes of Business, including:

- Commercial & Habitational Real Estate
- Homeowners & Condominium Associations
- Hotels/Motels
- Professional Offices
- Restaurants
- Retail Trade
- Service Industry
- Artisan Contractors
- Bowling Centers

Restricted Classes or Industries

- Aviation products
- Energy (including fuel oil dealers)
- Healthcare
- Trucking and Transportation
- Pharmaceuticals & Nutraceuticals
- Professional liability
- Nursing Homes

Quote and issue in minutes with ACE Solutions Fast TrackSM www.aceonline.com

Send submissions to: CRSPackage@acegroup.com or call 888.762.9223

* For risk outside of the CRS maximum limits/premium and/or appetite, please contact the underwriter for review/referral to USA umbrella.



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 Westchester Fire 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 a division of the ACE Group providing specialty insurance products for small business in North America. We offer our products through agents and brokers in the United States. Visit us at www.acecrs.com.

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