



When you have substantial assets, you need superior coverage

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, the comprehensive personal insurance program from ACE Private Risk ServicesSM.

With just one policy, the ACE Platinum Portfolio can provide superior coverage for your home, vacation properties, autos, expensive jewelry and other valuables, and personal liability.

Here are just a few examples of the superior coverage it provides compared to a standard industry policy. For a detailed side-by-side comparison, refer to the table on the next page.

Full replacement cost for your home

- When you become a policyholder, we take care up front to properly estimate the replacement cost of your home with our team of expert appraisers. By supporting the appraisal process, you never have to worry about underinsuring your home with the ACE Platinum Portfolio.
- If your home is damaged by a covered loss, we'll pay the full cost to repair or rebuild it with similar quality materials and workmanship – even if that amount exceeds the limit in your policy.
- In contrast, standard policies put a cap on the payout amount. Since studies show that most homes in the country are undervalued in their insurance policy, the payout cap can leave homeowners, especially affluent ones, dangerously exposed if their home becomes a total loss.

Higher levels of coverage for contents

- The ACE Platinum Portfolio Home policy includes higher limits for items such as business property, jewelry, silverware, furs, and cash to adequately protect the contents typically on hand in a high value home.
- Unlike standard policies, our policy provides replacement cost for these items and does not assess a charge for depreciation.

Additional features and coverages

- **Deductible reserve***: Home policyholders with a \$2,500 deductible or more receive a 10 percent credit in their “deductible reserve” for every year they are loss-free. Auto policyholders with a \$1,000 deductible or more also qualify for the 10 percent credit. When customers do have a claim, the amount built up in their “deductible reserve” effectively reduces the out-of-pocket deductible they must pay.*
- **Identity fraud**: The ACE Platinum Portfolio automatically provides coverage for identity fraud and credit card theft over the Internet, an increasingly serious and widespread problem. Home banking theft is also covered.
- **“OEM” parts**: Our Auto policy always pays for parts produced by the original manufacturer, also called OEM parts. Some auto policies will only pay for “generic” auto parts from third-party manufacturers.
- **Market value**: Our Valuables policy settles covered losses at least at the scheduled amount or, if higher, at market value up to 150 percent of the scheduled amount.

Important Notice: The appraisal is conducted as an adjunct to the process of insurance underwriting in order to evaluate and improve the property as an insured risk. It is not intended for determining value for any other purpose. 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 are issued by Bankers Standard Insurance Co.

Policy/Feature	Description	ACE Platinum Portfolio SM	Standard Policy ¹
Overall			
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)	Yes	No
Home			
Full replacement cost	Rebuilds home after a total loss – even if cost otherwise exceeds policy limit	Yes	No
Additions & alterations	Covers full cost of rebuilding additions and alterations	Yes	No
Cash settlement option	Offers replacement cost in cash if not rebuilding after a total loss	Yes	No
Replacement cost for contents	Replaces damaged personal property without applying depreciation	Yes	No
Flexible limits	Flexibility to tailor coverage limits – increase or decrease – for personal property and other structures	Yes	No
Loss of use	Unlimited loss of use coverage to maintain standard of living while home is being repaired; includes cost of evacuating family and kenneling pets	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
Primary flood option	Covers physical loss or damage to residence, personal property, and other structures, including debris removal, caused directly by flood	\$250,000 home / \$100,000 contents	No
Mold	Covers losses due to mold or bacteria; options up to 100 percent of dwelling limit available	\$10,000	No
Sewer, drain back-up	Covers damage due to water backing up through sewers and drains	Yes	No
Deductible waiver	Waives deductible for losses over \$50,000 in most cases if deductible is \$25,000 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	Covers expenses due to identity fraud	\$100,000	No
Kidnap expenses	Pays cost of private investigators, attorneys, travel, and lost income	\$100,000	No
Loss prevention devices	Covers installation of device to prevent same loss in future	\$2,500	No
Family security option	Covers expenses and rewards related to home invasion, child abduction, car jacking, stalking, and more	Yes	No
Disability alterations	Covers alteration expenses to make home accessible for a family member who becomes permanently disabled due to a sudden and accidental event	\$50,000 ²	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 covered loss	\$5,000 per item	No

¹ As represented by the Insurance Services Organization (ISO) basic HO-5 policy. ² Or, if less, five percent of dwelling limit. ³ Offered only in states where required;

Policy/Feature	Description	ACE Platinum Portfolio SM	Standard Policy ¹
Auto			
Agreed value option	Locks in the value of your vehicle to avoid depreciation if it becomes a total loss	Yes	No
New for old option	Provides replacement cost for vehicles no more than three years old	Yes	No
OEM parts	Covers use of 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	For breakdowns more than 50 miles from home, covers two nights' expenses	\$1,500	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 car rental if insured vehicle is being repaired due to a covered loss	No per-day limit	\$20 per day
Rental loss of use	Covers loss of use fees levied by rental company for damage to vehicle	\$10,000	\$600
Lease GAP	Covers difference between market value of leased car and the amount owed the leasing company if the car is totaled due to a covered loss	Yes	No
Umbrella			
High limit availability	Up to \$100 million in excess liability coverage for bodily injury, personal injury, and property damage	Yes	No
Fills coverage gaps	Coverage in Umbrella policy will pay from first dollar of loss if coverage gap exists in Home or Auto policy	Yes	No
Uninsured/underinsured liability option	Protects your family if they suffer bodily injury or property loss at the hands of someone who has no or insufficient insurance	Yes	No ³
Legal defense costs	Coordinates and pays for legal defense costs without reducing your liability limit	Yes	No
Private consultation	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
Reputation damage	Covers fees for a public relations firm to protect your reputation; options up to \$250,000 available	\$25,000	No
Limited employers' liability	Covers bodily injury for private staff	Yes	No
Employment practices option	Covers actual or alleged employment-related lawsuits	Yes	No
Directors' & officers' option	Covers unpaid board members or trustees of not-for-profit organizations	Yes	No
Family trust option	Covers damages resulting from duties performed as a trustee of a family trust	Yes	No
Valuables			
Market value	Pays market value up to 150 percent of scheduled amount of insured item	Yes	No
Blanket coverage option	Covers a group of items such as jewelry or crystal	Yes	No
Fine arts breakage	Pays for losses due to breaks or fractures of fragile items – no limits apply	Yes	No
Newly-acquired items	Covers newly-acquired items up to the lesser of 25 percent of coverage limit or \$25,000	Yes	\$10,000

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