



ACE USA Products and Services

ACE CPL Green

Product Description	<ul style="list-style-type: none">• ACE Environmental Risk's new Green Project-Specific Contractor's Program offers insurance coverage and risk management services that can help clients meet their business needs while protecting the environment.• Our Green Project-Specific Contractor's Program is intended to cover a construction or environmental remediation project and can be structured as an Owner-Controlled Program (CCIP) or standalone CPL Project placement.• ACE Environmental Risk will complement the insurance policy by helping clients assess and proactively manage both the environmental impact and liabilities of the project. <p>Benefits:</p> <ul style="list-style-type: none">• Improved public relations with environmentally-responsible business practices• Cost effective recycling/reuse of construction materials• Strengthened local community relations associated with project• Increased awareness of leading construction technology• Federal/state-based taxation incentive program offerings• Product-based purchase incentive program offerings• With the experience and expertise of our underwriting staff across the U.S., ACE Environmental Risk will assist insureds in striking that balance between growing their business and protecting the environment.
Minimums	<ul style="list-style-type: none">• N/A
Limits	<p>Limits</p> <ul style="list-style-type: none">• Up to \$50 million (U.S) in available capacity <p>Term</p> <ul style="list-style-type: none">• Total policy term of up to 13 years, including both project period and completed operations
Typical Client Profile	<ul style="list-style-type: none">• Commercial, industrial, civil, infrastructure, institutional and federal/state/local government projects
Restricted Classes or Industries	<ul style="list-style-type: none">• Residential projects defined as:<ul style="list-style-type: none">• Single-family homes• Townhomes• Tenant-owned habitational condominiums
Key Competitive Advantages	<ul style="list-style-type: none">• Policy highlights include the following:<ul style="list-style-type: none">• Expanded Insuring Agreement which includes automatic coverage for transportation exposures and completed operations.• Available coverage for Fungi and <i>Legionella pneumophila</i>• Option for Blanket Non-Owned Disposal Sites Coverage• Premium discounts for LEED-certified building projects• The following broad ranges of services are available through a national network of best-in-class engineering consultants, including environmental risk control experts from ESIS, Inc.®:<ul style="list-style-type: none">• Waste and water management analysis• Waster minimization/water optimization strategic planning• Carbon/ecological footprint analysis• Identification of local material and waste exchange resources• Green construction practice identification• Carbon footprint educational training• USGBC/LEED construction introductory training• LEED project certification• Ventilation: outdoor air delivery and exhaust system monitoring• Indoor air quality and thermal comfort monitoring• Optimization of low VOC and alternative materials use• Construction IAQ management planning

- LEED IAQ EQ 3.2 sampling and analysis

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ACE USA Products and Services

ACE ECOPaCSM

Product Description

- An ACE-developed combined General Liability and Contractors Pollution Liability coverage form
- The General Liability coverage is based on the 2007 ISO form
- Both the GL and CPL coverages are on an occurrence-basis
- Optional Professional Liability coverage on a claims-made basis with the ability to match existing retroactive coverage
- Optional Employee Benefits Liability coverage on a claims-made basis with a \$1,000 deductible
- Non-Auditable Policy
- Annual Term
- Shared Policy Aggregate; Dedicated Aggregate Limits of Liability for GL and CPL. EO will be considered on a case-by-case basis
- Initial launch on nonadmitted paper
- Umbrella coverage also available

Minimums

- Minimum Primary Policy Deductible/SIR
 - \$1,500 GL deductible
 - \$15,000 CPL/E&O self-insured retention
- Primary Target Premium: \$20,000
- Umbrella Minimum Premium: \$25,000

Limits

- Primary Capacity Options
 - GL: \$1 million / \$2 million / \$2 million or \$2 million / \$4 million / \$4 million exclusive of defense
 - CPL: \$1 million / \$1 million up to \$25 million / \$25 million exclusive of defense
 - E&O: \$1 million / \$1 million up to \$25 million / \$25 million inclusive of defense
- Umbrella Capacity and Structure Capabilities
 - \$25 million occurrence / \$25 million aggregate capacity
 - Follow-Form coverage, including underlying pollution coverage extensions
 - Catastrophe Management Coverage Extension
 - Follow-Form scheduled underlying including General Liability/Environmental, Auto Liability, Employers Liability, Employee Benefits Liability, Owned & Hired Watercraft and Aircraft
 - Minimum underlying attachment point of \$1 million for all coverages
 - No applicable Self-Insured Retention

Typical Client Profile

- Typical Client Profile:
 - Environmental contractors
 - Environmental consultants
 - Environmental engineers
 - Environmental laboratory analysis and testing services
- Accounts should have a minimum of 60 percent of receipts attributable to environmental contracting and consulting
- Target Annual Revenue size of \$10 million and up

Restricted Classes or Industries

- Asbestos abatement, lead abatement and mold abatement contractors and consultants will be underwritten on an individual basis
- Contractors with more than 15 percent of their revenue attributable to:
 - Asbestos abatement/consulting
 - Lead abatement/consulting
 - Mold abatement/consulting
 - Geotechnical services
- Contractors performing any asbestos abatement/consulting within the 5 boroughs of New York City

Key Competitive Advantages

- Ease and cost-savings of purchasing one combined policy which includes GL, CPL and E&O coverages
- Elimination of potential coverage gaps with the one-policy, multiple coverage approach
- Coverage for premises, operations, completed operations, BI/PD from pollution conditions, pollution clean-up and, if selected, act/errors & omissions, all under one policy
- Experienced and responsive underwriting staff with a strong depth of expertise in environmental and casualty coverages
- Ability to coordinate the submissions with a single underwriter who retains authority for all lines of coverage
- Dedicated claim and risk control services

Forms & Applications

- [Specimen](#)
- [CPL E&O Application](#)
- [Umbrella Specimen](#)

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ACE USA Products and Services

Global Premises Pollution Liability (GPPL) Policy

Product Description	<ul style="list-style-type: none">• A broad range of pollution liability protection for gradual as well as sudden and accidental first- and third-party environmental liabilities• Ability to tailor the policy through endorsements and manuscripted language to enhance the policy to meet the specific needs of the insured• Coverage for worldwide environmental liabilities arising from foreign operations and subsidiaries
Minimums	<ul style="list-style-type: none">• Minimum self-insured retention: \$10,000• Minimum premium: \$10,000
Limits	<ul style="list-style-type: none">• Limits available up to \$25 million per claim/aggregate
Typical Client Profile	<ul style="list-style-type: none">• Stakeholders in any commercial or industrial facilities• Stakeholders at any site with a history of similar use• Owners of contaminated properties• Prospective purchasers of contaminated properties• Real estate developers and investors• Brownfield redevelopers
Restricted Classes or Industries	<ul style="list-style-type: none">• N/A
Key Competitive Advantages	<ul style="list-style-type: none">• Coverage for worldwide environmental liabilities arising from foreign operations and subsidiaries• The policy term can go from 1 year up to 10 years and offers a 60-day reporting period with an option to buy a 33-month extended reporting period• Ability to cover business interruption and soft costs by endorsement• Ability to cover known conditions by endorsement• Ability to cover liabilities encountered in mergers and acquisitions• Ability to cover acquired and divested properties by endorsement• Coverage available for claims for natural resource damages or biodiversity damages• Coverage available for mold-related claims• Coverage available during the transportation of wastes or products• Ability to tailor the policy through endorsements and manuscripted language to enhance the policy to meet the specific needs of the insured
Forms & Applications	<ul style="list-style-type: none">• Specimen• Application
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PPL Port (Premises Pollution Liability Portfolio Insurance Policy)

Product Description	<ul style="list-style-type: none">● PRODUCT OVERVIEW:<ul style="list-style-type: none">● The Premises Pollution Liability Portfolio Insurance Policy (PPL Port) is a program offering pollution coverage for owners, operators and managers of commercial property including habitational, commercial, hospitality and real estate portfolios.● The PPL Port combines traditional new and pre-existing pollution coverage with built-in coverage options for non-owned disposal sites, contingent transportation, fungi and off-site operational pollution liability.● PRODUCT DESCRIPTION:<ul style="list-style-type: none">● Claims-made Premises Pollution Liability Portfolio coverage form● Off-site Operational Pollution Liability coverage on a claims-made basis with the ability to match existing retroactive coverage● Non-owned disposal, contingent transportation, and fungal coverage offered within the policy form● Optional Business Interruption coverage offered by endorsement● Unscheduled locations● Automatic Acquisition and divestiture coverage● Illicit Abandonment coverage● Non-Auditable Policy● One, two, three and five-year policy term options● Initial launch on non-admitted paper
Minimums	<ul style="list-style-type: none">● Minimum Policy SIR: \$25,000● Minimum Premium: \$10,000
Limits	<ul style="list-style-type: none">● \$1M/\$1M up to \$25M/\$25M inclusive of defense
Typical Client Profile	<ul style="list-style-type: none">● Commercial risks● Medical● Hospitality and office● Multi-tenant residential● Recreational● Educational● Light industrial and warehouse● Self-storage
Restricted Classes or Industries	<ul style="list-style-type: none">● Waste treatment, recycling, storage and disposal● Heavy industrial and manufacturing● Chemical and petrochemical manufacturing and distribution● Oil & gas operations● Agriculture
Key Competitive Advantages	<ul style="list-style-type: none">● Underwriting of account's environmental management program and due diligence process as opposed to underwriting each location● Elimination of potential coverage gaps with one policy with multiple-coverage approach● Coverage for premises, operations, completed operations, Bodily Injury/Property Damage from pollution conditions, pollution clean-up - all under one policy● Unscheduled locations● Fungal coverage offered on a presence basis● Automatic acquisition and divestiture coverage● Experienced and responsive underwriting staff with a strong depth of expertise in environmental coverage● Dedicated claim and risk control services

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Public/Educational Entity Pollution Liability Insurance Policy

Product Description	<ul style="list-style-type: none">• A broad range of pollution liability protection for gradual as well as sudden and accidental first- and third-party environmental liabilities for Public Entities• Public Entity is defined as political subdivisions, agencies, authorities, and public and private schools (K-12) and colleges• Ability to tailor the policy through endorsements and manuscripted language to enhance the policy to meet the specific needs of the insured• Coverage includes fixed site pollution for owned locations as well as off-site covered operations
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Minimums	<ul style="list-style-type: none">• Minimum self-insured retention: \$10,000• Minimum premium: \$5,000
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Limits	<ul style="list-style-type: none">• Limits available up to \$25 million per claim/aggregate (inclusive of defense)• Split limits available
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Typical Client Profile	<ul style="list-style-type: none">• School districts• Colleges or universities• Cities or towns• Counties• Special districts• Risk sharing pools
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Restricted Classes or Industries	<ul style="list-style-type: none">• N/A
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Key Competitive Advantages	<ul style="list-style-type: none">• Coverage for premises, covered operations, transportation, Bodily Injury/Property Damage from pollutions conditions, pollution clean-up - all under one policy• Coverage for underground storage tanks• Ability to cover acquired properties by endorsement• Coverage available for claims arising from non-owned disposal sites• Coverage available for claims arising from fungi, lead-based paint and asbestos• Experienced and responsive underwriting staff with strong experience in environmental coverage• Dedicated claim and risk control services
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Forms & Applications	<ul style="list-style-type: none">• Specimen• Application
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ACE USA Products and Services

ACE eCPLSM (Web based tool offering contractors pollution liability coverage)

Product Description	<ul style="list-style-type: none">• ACE eCPLSM is a web based tool designed to offer a quick and efficient platform for offering Contractors Pollution Liability Coverage• Designed for clients generating less than \$50 million in annual revenue, coverage is available on a claims-made basis for environmental and non-environmental classes of business• Optional coverage available to address mold liability with available sublimits up to \$1 million per claim• Coverage written on an E&S basis (admitted paper upgrades coming in 2nd quarter of 2008)		
Minimums	<ul style="list-style-type: none">• Policy SIR: \$10,000• Mold Liability SIR: \$25,000• Premium ranges from \$1,500 to \$70,000		
Limits	<ul style="list-style-type: none">• Policy limit capacity available from \$250,000 per claim/\$250,000 aggregate up to \$5 million per claim/\$5 million aggregate• Policy terms of one (1) year• Coverage written on an E&S basis only		
Typical Client Profile	<ul style="list-style-type: none">• Designed for clients generating \$50 million or less in annual revenue• Environmental contractors• General and Trade Contractors		
Restricted Classes or Industries	<ul style="list-style-type: none">• N/A		
Key Competitive Advantages	<ul style="list-style-type: none">• Coverage for third-party bodily injury and property damage claims resulting from new pollution events• Simple online application process• Real-time rating and formal quote generation• Instant policy and certificates issuance• Easy electronic account management		
Forms & Applications	<ul style="list-style-type: none">• Claims Made - Specimen• Occurrence - Specimen		
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ACE USA Products and Services

ACE PaCSM

Product Description	<ul style="list-style-type: none">• Our Pollution and Casualty (ACE PaCSM) dedicated team of multi-line underwriters provide a flexible array of products including:<ul style="list-style-type: none">• A combined primary general liability and pollution liability coverage form• Primary commercial automobile and• Follow form lead umbrella programs for a cross section of industry classes of business.• Combining coverage for general liability and pollution liability into one form allows clients to effectively and efficiently coordinate broad streamlined coverage for critical areas of risk.• In a changing marketplace, ACE USA offers stable capacity and innovative programs administered by experienced environmental and casualty underwriters.
Minimums	<ul style="list-style-type: none">• Minimum premium:<ul style="list-style-type: none">• \$50,000 general liability and pollution liability policy premium• \$75,000 account premium
Limits	<ul style="list-style-type: none">• Primary General Liability and Pollution Liability: Limits up to \$1 million occurrence / \$2 million aggregate with higher limits available upon request• Primary Commercial Automobile: \$1 million combined single limit• Lead Umbrella: Limits up to \$25 million occurrence / \$25 million aggregate• Pollution Liability: Limits up to \$25 million occurrence / \$25 million aggregate
Typical Client Profile	<ul style="list-style-type: none">• U.S.-based companies of all revenue sizes, including:<ul style="list-style-type: none">• Product manufacturers of all types, from light to heavy industrial:<ul style="list-style-type: none">• Commercial and retail (including installation exposures)• Premises and service/operational risks with high claim severity exposure• Insureds who have historically had limited options in the standard market and may be placing their insurance through wholesale broker markets• Insured with unique attributes that require underwriting, coverage and pricing flexibility (non-admitted coverage capability)• Insured with a variety of dissimilar operations and compressed time schedules (Private Equity Groups)
Restricted Classes or Industries	<ul style="list-style-type: none">• Pharmaceutical, nutraceutical or herbal supplement manufacturers• Critical aircraft or auto parts manufacturers and complete vehicle manufacturers• Nursing home, hospital or social service owners and operators• Invasive medical products manufacturers (defined as implanted in the body for more than 15 days)• Tobacco product manufacturers• Primary commercial automobile and lead umbrella coverage is written only in companion to Custom Casualty ACE PaC primary general liability and pollution liability coverage<ul style="list-style-type: none">• Trucking/transportation risks are not accepted• Target fleet composition of 200 total units or less, and less than 30 percent classified as Heavy, Extra Heavy or Truck Tractor (exceptions available)
Key Competitive Advantages	<ul style="list-style-type: none">• Primary general liability and pollution liability:<ul style="list-style-type: none">• ACE developed single combined pollution liability and general liability policy form (initially offered on a non-admitted basis only)• Coverage available on an occurrence or claims made basis• Per location and per location aggregate caps available• Employee benefits liability available• Policies can be written on a first dollar/guaranteed cost basis or by utilizing a deductible or self insured retention• Pollution liability coverage extensions include:<ul style="list-style-type: none">• Premises Pollution/Transportation and Disposal Sites Pollution Coverage• Products Pollution/Sudden and Accidental Pollution Coverage• Pollution Discovery Cleanup Coverage• All guaranteed cost and deductible policies are quoted using ACE USA claims handling. Claims handling within a self insured retention can be provided by ACE's claim service affiliate, ESIS, Inc., another acceptable TPA, or self administered, subject to the provisions of the policy.• Zero collateral required for deductible policies for qualified insureds.

- Primary commercial automobile:
 - Coverage written on an admitted basis via use of ISO 2001 policy form
 - Liability and physical damage coverage available
 - Hired and non-owned coverage only available
 - Garage Liability and GKLL coverages available
 - Low minimum premium available to facilitate primary general liability placements
- Lead Umbrella:
 - Follow form coverage for pollution and general liability, primary automobile
 - Catastrophe Management Coverage extension
 - Schedule of underlying insurance can include employers liability coverage provided by a non-ACE policy, subject to a minimum carrier financial rating of A- VI by A.M. Best.
- Ability to coordinate the submission with a single ACE PaC underwriter who retains authority for all lines of coverage
- Experienced and responsive underwriting staff with a strong depth of expertise in environmental and casualty coverages
- Significant field authority and underwriting flexibility
- Dedicated claims and risk control services

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ACE USA Products and Services

ACE TankSafeSM (Web based system for underground storage tanks)

Product Description	<ul style="list-style-type: none"> Fully-automated internet-based system for commercial underground storage tank insurance that was specifically designed to make an otherwise painstaking process prove both easy and efficient <ul style="list-style-type: none"> Simple online application process Real-time rating and formal quote generation Instant policy and certificates issuance Easy electronic account management 						
Minimums	<ul style="list-style-type: none"> \$350 per Tank 						
Limits	<ul style="list-style-type: none"> From \$500,000 per/\$1 million aggregate to \$5 million aggregate No limitations on tank age or size; AST capacity up to 49,999 gallons 						
Typical Client Profile	<ul style="list-style-type: none"> Commercial/Industrial Facilities Schools, Colleges, Universities Auto Dealerships Municipalities Airports Hospitals Manufacturing Plants 						
Restricted Classes or Industries	N/A						
Key Competitive Advantages	<ul style="list-style-type: none"> Coverage for third-party bodily injury and property damage claims resulting from pollution conditions emanating from scheduled tanks Provides coverage for corrective action due to releases from scheduled tanks Policy/Certificate satisfies federal requirements for financial responsibility (where applicable) UST policies are issued on an admitted basis, available in all states except WA AST and AST/UST policies are issued on a surplus lines basis in all states except MN 						
Forms & Applications	<ul style="list-style-type: none"> Specimen Application Inventory 						
Contact(s)	<table border="0"> <tr> <td>Larry Morgans</td> <td>Janice Nunziata</td> </tr> <tr> <td>Phone: 215 640-5205</td> <td>Phone: 215 640-4237</td> </tr> <tr> <td>Email: larry.morgans@acegroup.com</td> <td>Email: janice.nunziata@acegroup.com</td> </tr> </table>	Larry Morgans	Janice Nunziata	Phone: 215 640-5205	Phone: 215 640-4237	Email: larry.morgans@acegroup.com	Email: janice.nunziata@acegroup.com
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ACE USA Products and Services

Contractors Pollution Liability (CPL) Policy

Product Description	<ul style="list-style-type: none"> • Claims Made or Occurrence Triggers available • Coverage for sudden and accidental pollution events • Mold coverage available on a claims made basis • No exclusions for construction defects or water intrusion • Policies available for practice, project specific (OCIP/CCIP) or XS placements • Coverage available for operational, transportational and disposal liability
Minimums	<ul style="list-style-type: none"> • Target minimum premium: \$10,000 • Minimum SIR: \$10,000; \$25,000 for mold related liability
Limits	<ul style="list-style-type: none"> • Capacity available up to a \$25 million per claim/aggregate limit
Typical Client Profile	<p>Most commercial contractors, subject to our underwriting guidelines, including:</p> <ul style="list-style-type: none"> • General Contracting • Painting • Concrete • Landscaping • Insulation • Environmental • Carpentry or Framing • Roofing • Construction Management • Masonry • Electrical • Plumbing • Mechanical/HVAC • Drywall • Excavation/Site Development • Civil • Street/Road • Heavy Highway/Bridge
Restricted Classes or Industries	<ul style="list-style-type: none"> • N/A
Key Competitive Advantages	<ul style="list-style-type: none"> • Covers potential environmental losses for work performed by or on behalf of the named Insured • Prevents gaps in coverage due to pollution related exclusions on a contractors CGL program • Mold Awareness Training provided to clients at ACE's expense where fungi coverage is required • Offers option of tailoring coverage through endorsements and manuscript language including pollution related auto exposures, non-owned disposal site coverage and project XS requirements • Broad definition of pollution conditions included fungi for clients seeing mold liability • Property Damage definition inclusive of Natural Resource Damages • Long Term Tail Coverage/Completed operations available on project placements
Forms & Applications	<ul style="list-style-type: none"> • Claims Made - Specimen • Claims Made - Application • Occurrence - Specimen • Occurrence - Application

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ACE USA Products and Services

Contractors Pollutions Liability (CPL)/Errors & Omissions (E&O)

Product Description	<ul style="list-style-type: none">• Package policy which offers both Contractors Pollution Liability and Errors & Omissions coverage• Protects against pollution liability for gradual as well as sudden and accidental third-party environmental liabilities arising out of the covered operations of the insured• Provides coverage for claims arising out of errors and omissions while performing professional services
Minimums	<ul style="list-style-type: none">• Minimum policy premium: \$15,000
Limits	<ul style="list-style-type: none">• Capacity available up to a \$25 million per claim/aggregate limit subject to a minimum self-insured retention of \$15,000 per loss; sub-limits may apply to certain coverages and classes of business
Typical Client Profile	<ul style="list-style-type: none">• Environmental Contractors• Environmental Consultants• General Contractors• Trade Contractors• Construction Managers
Restricted Classes or Industries	<ul style="list-style-type: none">• N/A
Key Competitive Advantages	<ul style="list-style-type: none">• Offers option of tailoring coverage through endorsements and manuscript language• Helps insured realize cost savings by eliminating multiple premium payments for separate policies• Combines CPL and E&O product lines to reduce the potential for gaps in coverage• Covers the contractor in cases where an error or omission causes the release of harmful pollutants• E&O coverage available for both environmental and non-environmental classes of business for professional services performed by or on behalf of the Named Insured• CPL coverage available on a claims-made or occurrence basis• Mold Awareness Training provided to clients at ACE's expense where fungi coverage is required
Forms & Applications	<ul style="list-style-type: none">• Claims-Made - Specimen• Claims-Made - Application• Occurrence - Specimen• Occurrence - Application

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ACE USA Products and Services

Premises Pollution Liability (PPL) Policy

Product Description	<ul style="list-style-type: none">• A broad range of pollution liability protection for gradual as well as sudden and accidental first- and third-party environmental liabilities• Ability to tailor the policy through endorsements and manuscripted language to enhance the policy to meet the specific needs of the insured
Minimums	<ul style="list-style-type: none">• Minimum self-insured retention: \$10,000• Minimum premium: \$10,000
Limits	<ul style="list-style-type: none">• Limits available up to \$25 million per claim/aggregate
Typical Client Profile	<ul style="list-style-type: none">• Stakeholders in any commercial or industrial facilities• Stakeholders at any site with a history of similar use• Owners of contaminated properties• Prospective purchasers of contaminated properties• Real Estate developers and investors• Brownfield redevelopers
Restricted Classes or Industries	<ul style="list-style-type: none">• N/A
Key Competitive Advantages	<ul style="list-style-type: none">• Ability to cover business interruption and soft costs by endorsement• Ability to cover known conditions by endorsement• Ability to cover liabilities encountered in mergers and acquisitions• Ability to cover acquired and divested properties by endorsement• Coverage available for natural resource damages claims• Coverage available for mold-related claims• Coverage available for claims arising from non-owned disposal sites• Coverage available during the transportation of wastes or products• Ability to tailor the policy through endorsements and manuscripted language to enhance the policy to meet the specific needs of the insured
Forms & Applications	<ul style="list-style-type: none">• Specimen• Application

Contact(s)

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ACE USA Products and Services

Remediation Cost Containment (RCC) Policy

Product Description	<ul style="list-style-type: none">• Unique "stop-loss" type policy that gives the insured protection from cost overruns incurred for a pollution clean-up project• Protects against the uncertainty involved in undertaking a redevelopment project of a contaminated site and minimize the risks associated with the remediation project• Enables insured to utilize the in-house expertise of ACE Environmental Risk to assist in the monitoring of the costs and progress of the remediation effort		
Minimums	<ul style="list-style-type: none">• Minimum project size: \$2 million• Minimum premium: \$100,000		
Limits	<ul style="list-style-type: none">• Limits available up to \$25 million		
Typical Client Profile	<ul style="list-style-type: none">• Owners of contaminated properties• Prospective purchasers of contaminated properties• Real estate developers and investors• Brownfield redevelopers• Remediation contractors and consultants		
Restricted Classes or Industries	<ul style="list-style-type: none">• UXO/MEC risks• Dig and haul soil projects		
Key Competitive Advantages	<ul style="list-style-type: none">• Policy can be tailored to meet the needs of the insured, including the ability to utilize a finite risk approach to fund the anticipated remediation costs, which can translate into additional cost savings over the life of the project• Engineering risk assessment is quick, efficient and objective creating a collaborative process		
Forms & Applications	Specimen Application		
Contact(s)	<table><tr><td>Larry Morgans Phone: 215 640-5205 Email: larry.morgans@acegroup.com</td><td>Janice Nunziata Phone: 215 640-4237 Email: janice.nunziata@acegroup.com</td></tr></table>	Larry Morgans Phone: 215 640-5205 Email: larry.morgans@acegroup.com	Janice Nunziata Phone: 215 640-4237 Email: janice.nunziata@acegroup.com
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ACE USA Products and Services

SiteSureSM (Reliable capacity for premises pollution exposures)

Product Description

- Provides businesses with the unique combination of reliable capacity and "sleep insurance" for premises pollution exposures
- Claims-made pollution coverage part
- Must be endorsed onto other ACE excess casualty insurance programs

Minimums

- Minimum premium: \$25,000
- Minimum SIR: \$1 million

Limits

- Dedicated limits available: up to \$25 million per claim/aggregate
- Policy Term: 1 year

Typical Client Profile

- REITs and other portfolio property management firms
- Hospitality
- Commercial operations
- Industrial manufacturing and distribution
- Chemical manufacturing and distribution
- Energy sector including oil, gas and utilities

Restricted Classes or Industries

- Aviation
- Asbestos
- Mining

Key Competitive Advantages

- Fungi coverage available
- Specialized pollution claims expertise
- Worldwide territory
- Remediation costs for gradual as well as sudden and accidental pollution releases
- Third party coverage for bodily injury, property damage and natural resource damages for pollution releases
- Financial Strength: ACE USA consistently receives among the highest ratings for financial strength from the industry's principal rating agencies

Forms & Applications

[Specimen](#)

Contact(s)

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