



## When You Have Substantial Assets, You Need Superior Coverage

The ACE Platinum Portfolio automatically includes broader and higher levels of coverage than mass-marketed policies do. Use the information below to learn more about how the ACE Platinum Portfolio helps you secure your success.

Policy/Feature	Description	ACE Platinum Portfolio®
<b>Overall</b>		
<b>Portfolio approach</b>	One program, one bill - covers many needs	Yes
<b>Deductible reserve option</b>	Reduces the deductible on the first claim by 10 percent for each prior claim-free year (for both Home and Auto)	Home: \$2,500 min. applies Auto: \$1,000 min. applies
<b>Home</b>		
<b>Full replacement cost</b>	Rebuilds the home at the existing property after a total loss – even if the cost exceeds the policy limit – If the land is rendered unusable, coverage is available to rebuild at a new location	Yes
<b>Additions &amp; alterations</b>	Covers full cost of rebuilding additions and alterations	Yes
<b>Cash settlement option</b>	Offers replacement cost in cash, if the insured chooses not to rebuild after a total loss – settlement will not exceed the dwelling limit of the policy	Yes
<b>Replacement cost for contents</b>	Replaces damaged personal property without applying depreciation	Yes
<b>Pollution expenses</b>	No 3 <sup>rd</sup> party liability exclusion applies; automatically includes coverage for 1 <sup>st</sup> party damages up to the coverage sublimit – higher limits are available	\$10,000
<b>Loss of use</b>	Unlimited loss of use coverage to maintain standard of living while home is being repaired; includes cost of evacuating family and kenneling pets	Yes
<b>Medical expenses</b>	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 the limit of liability	\$50,000
<b>Backup of sewers and drains</b>	Provided without a separate deductible or sublimit, covering backup of sewers and drains resulting from surface water – does not cover flood	Yes
<b>Primary flood (endorsement)</b>	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
<b>Mold</b>	Covers losses due to mold or bacteria; options up to 100 percent are available	\$10,000
<b>Deductible waiver</b>	Waives deductible for losses over \$50,000 in most cases, if the deductible is \$25,000 or less	Yes
<b>Realty tax assessment</b>	Covers increased tax liability directly related to the repair, rebuilding, or reconstruction of damaged property in the event of a total covered loss	\$25,000
<b>Identity fraud</b>	Covers expenses due to identity fraud	\$100,000
<b>Kidnap expenses</b>	Pays the cost of private investigators, attorneys, travel, and lost income	\$100,000
<b>Loss prevention devices</b>	Covers the installation of devices which help prevent similar losses in the future	\$2,500
<b>Family security (endorsement)</b>	Covers expenses and rewards related to home invasion, child abduction, car jacking, stalking, and more	Yes
<b>Disability alterations</b>	Covers alteration expenses to make the home accessible for a family member who becomes permanently disabled, due to a sudden and accidental event	\$50,000
<b>Loss assessment</b>	Covers loss assessments levied by a property owner association	\$100,000
<b>Landscaping</b>	Replaces or repairs trees, shrubs, plants, lawn after a covered loss	\$5,000 per item

Policy/Feature	Description	ACE Platinum Portfolio <sup>®</sup>
<b>Auto</b>		
<b>Agreed value (endorsement)</b>	Locks in the value of your vehicle to avoid depreciation if it becomes a total loss	Yes
<b>New for old (endorsement)</b>	Provides replacement cost for vehicles no more than three years old	Yes
<b>OEM parts</b>	Covers use of parts produced by the original manufacturer in repairs	Yes
<b>Road service</b>	Pays for on-the-spot emergency repairs or towing to the nearest repair facility	Reasonable cost
<b>Overnight expenses</b>	For breakdowns more than 50 miles from home, covers two nights' expenses	\$1,500
<b>Lock replacement</b>	Replaces locks if keys are lost or stolen – no deductible applies	Yes
<b>Full glass coverage</b>	Repairs or replaces chipped or broken windows – no deductible applies	Yes
<b>Airbag replacement</b>	Pays the cost of repairing or replacing air bags that accidentally deploy – no deductible applies	Yes
<b>Rental reimbursement</b>	Pays for car rental if the insured vehicle is being repaired due to a covered loss	No per-day limit
<b>Rental loss of use</b>	Covers loss of use fees levied by a rental company for damage to vehicle	\$10,000
<b>Lease GAP</b>	Covers the difference between the market value of leased car and the amount owed to the leasing company, if the car is totaled due to a covered loss	Yes
<b>Umbrella</b>		
<b>High limit availability</b>	Up to \$100 million in excess liability coverage for bodily injury, personal injury, and property damage	Yes
<b>Fills coverage gaps</b>	Coverage in Umbrella policy will pay from first dollar of loss if coverage gap exists in the Home or Auto policy	Yes
<b>Uninsured/underinsured 3<sup>rd</sup> party liability (endorsement)</b>	Protects your family if they suffer bodily injury or property loss at the hands of someone who has no or insufficient insurance – limits are available up to \$10 million	Yes
<b>Legal defense costs</b>	Coordinates and pays for legal defense costs without reducing your liability limit	Yes
<b>Private consultation</b>	Pays reasonable expenses for the law firm of your choice to review and consult on the defense covered by the policy; options up to \$250,000 are available	\$25,000
<b>Reputation damage</b>	Covers fees for a public relations firm to protect your reputation; options up to \$250,000 are available	\$25,000
<b>Limited employers' liability</b>	Provides excess coverage for bodily injury to private staff which are not compensable under workers' compensation and which the insured is legally required to pay for	Yes
<b>Employment practices (endorsement)</b>	Covers actual or alleged employment-related lawsuits	Yes
<b>Directors &amp; officers (endorsement)</b>	Covers unpaid board members of trustees of not-for-profit organizations	Yes
<b>Family trust (endorsement)</b>	Covers damages resulting from duties performed as a trustee of a family trust	Yes
<b>Valuables</b>		
<b>Market value</b>	Pays market value up to 150 percent of the scheduled amount of an insured item	Yes
<b>Blanket coverage option</b>	Covers a group of items such as jewelry or crystal	Yes
<b>Fine arts breakage</b>	Protects against losses due to breaks or fractures of fragile items – no limits apply	Yes
<b>Newly-acquired items</b>	Automatically covers newly-acquired items up to the lesser of 25% of the coverage limit or \$25,000 – For fine art, coverage is provided at 25% of the coverage limit with no \$25,000 limitation	Yes

Important Notice: 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. For additional information regarding other coverages not included in this document, please contact your Territory Manager or Underwriter. Policies issued by Bankers Standard Insurance Co.