



HOME	AUTO	VALUABLES	UMBRELLA LIABILITY	OVERALL
Home Policy Feature	Description	ACE Platinum Portfolio®	Standard Policy ¹	
Full replacement cost	Rebuilds home and other structures at existing property after a total loss – even if the cost exceeds the policy limit; if the land is unusable, coverage is available at a new location.	Yes	No	
Additions & alterations	Covers full cost of rebuilding additions and alterations.	Yes	No	
Cash settlement option	Offers replacement cost up to dwelling limit 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.	\$250K home / \$100K 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 backup of sewers and drains due to surface water (not flood); provided without a separate deductible or sublimit.	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 the installation of devices which help prevent similar losses in the 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-00-05 policy.

2. Or, if less, five percent of dwelling limit. This list does not include all coverages available.



HOME

AUTO

VALUABLES

UMBRELLA LIABILITY

OVERALL

Auto Policy Feature	Description	ACE Platinum Portfolio®	Standard Policy ¹
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	Covers two nights' expenses for breakdowns more than 50 miles from home.	\$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

¹ As represented by the Insurance Services Organization (ISO) basic PP-00-01 policy. This list does not include all coverages available.



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Valuables Policy Feature	Description	ACE Platinum Portfolio®	Standard Policy ¹
Market value	Pays market value up to 150 percent of scheduled amount of insured item.	Yes	No
Blanket coverage	Option to cover a group of items, such as jewelry or wine, is available for any type of collection.	Yes	No
Blanket per-item limit	Maximum amount paid for one item covered under blanket coverage option. (ACE's amount can be increased to \$100,000.)	\$10,000	\$250 to \$1,000
Pairs and sets	Provides reimbursement as a total loss if one item of a pair or set is lost, damaged, or stolen and the matching items are surrendered.	Yes	No
Fine arts breakage	Pays for losses due to breaks or fractures of fragile items.	Yes	No

¹ As represented by the Insurance Services Organization (ISO) basic PM-00-01 policy plus endorsements. This list does not include all coverages available.



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Umbrella Policy Feature	Description		ACE Platinum Portfolio®	Standard Policy ¹
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; up to \$10 million available.		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	Provides coverage on top of any other insurance for bodily injury to private staff if damages would not be covered by workers' compensation and if you are liable.		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

1. As represented by the Insurance Services Organization (ISO) basic DL-98-01 policy.



ACE Private Risk Services®

Coverage Comparison ACE Versus Standard Policy

		<u>HOME</u>	<u>AUTO</u>	<u>VALUABLES</u>	<u>UMBRELLA LIABILITY</u>	OVERALL	
Overall Policy Feature	Description					ACE Platinum Portfolio®	Standard Policy¹
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

¹ As represented by the Insurance Services Organization (ISO) basic HO-5 policy. This list does not include all coverages available.

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. Policies issued by Bankers Standard Insurance Co. and ACE Insurance Company of the Midwest.