

Policy/Feature	Benefit Description of the ACE Platinum Portfolio
Home	
Dwelling full replacement cost	Covers cost to rebuild home and other structures on property – or additions & alterations in the case of co-ops and condos – even if cost otherwise exceeds policy limit
Contents replacement cost	Replaces damaged personal property without applying depreciation
Fully flexible limits	Flexibility to tailor coverage limits – increase or decrease – for personal property and other structures
Cash settlement option	Offers replacement cost of dwelling and other structures in cash if not rebuilding after a total loss
Unlimited loss of use	Covers additional living expenses to maintain standard of living while home is being repaired; includes cost of evacuating family and kenneling of pets
Medical expenses	Pays up to \$50,000 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
All risk coverage	Protects against all perils (fire, wind, etc.) unless specifically excluded in the policy, as opposed to covering only specifically named perils and excluding all others
Mold remediation	Covers property damage due to mold up to \$10,000, with option to increase up to 100 percent of dwelling limit
Sewer, drain back-up	Covers damage due to water backing up through sewers and drains
Deductible waiver	Deductible waived for losses over \$50,000 in most cases if deductible is \$25,000 or less
Construction code	Brings home up to code if required during repairs as part of full replacement cost for dwelling
Loss assessment	Covers loss assessments levied by a property owner association up to \$100,000
Identity fraud	Covers expenses due to identity fraud up to \$100,000
Credit card	Covers theft or unauthorized use of credit cards, electronic fund transfer cards, or electronic access devices
Kidnap expenses	Pays cost of private investigators, attorneys, travel, and lost income up to \$100,000
Arson/theft/vandalism reward	Pays rewards given for information leading to an arrest and conviction in connection with a fire, theft, or vandalism
Loss prevention devices	Covers installation of loss prevention device to protect home against same loss in future up to \$2,500
Landscaping	Replaces or repairs trees, plants, lawn after covered loss up to \$5,000 per item
Land restoration	Restores, stabilizes land to support home after covered loss up to \$10,000 or 10 percent of covered property loss, whichever is greater
Tree removal	Pays up to \$1,000 for removal of fallen trees caused by wind, hail, sleet, ice, or snow
Debris removal	Pays reasonable expenses for removal of debris on property
Non-owned property	Covers non-owned property in your care, custody or control up to the full property limit, with options to increase limits and wind coverage
Domestic pet coverage	Pays for direct physical damage to covered property caused by or to a domestic animal
Realty tax assessment	Pays up to \$25,000 in the event of a total loss to covered dwelling or other structure results in increased tax liability directly related to repair, rebuilding, or reconstruction of damaged property
Incidental business	Covers liability for incidental business activities conducted by an insured person on residence premises
Personal computer records	Pays up to \$5,000 for the cost of recreating personal data stored in a personal home computer located on the residence premises resulting from a covered loss, including a computer virus
Home – Options	
Flood	Pays for physical loss or damage to residence, personal property or other structures, including debris removal, caused directly by flood
Earthquake	Insures for direct physical loss to residence and other structures caused by earthquake
Builder's risk	Provides coverage for a residence undergoing new construction or renovations
Family security	Covers expenses and rewards related to home invasion, child abduction, car jacking, kidnapping, stalking, and hijacking
Special golf coverage	Covers loss of clubs or golf cart, plus damage to residence premises caused by impact of golf ball
Deductible reserve	Reduces deductible on first claim by 10 percent for each prior claim-free year if deductible of \$2,500 or more is chosen

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Auto	
Agreed Value option	Locks in the value of your vehicle to avoid depreciation if it becomes a total loss
New for old option	Provides replacement cost for vehicles no more than 3 years old
OEM parts	Covers use of parts produced by the original manufacturer in repairs
Deductible reserve option	Reduces deductible on first claim by 10 percent for each prior claim-free year if deductible of \$1,000 or more is chosen
Road service	Pays for on-the-spot emergency repairs or towing to nearest repair facility
Overnight expenses	For breakdowns due to covered loss more than 50 miles from home, covers two nights' expenses up to \$1,500
Full glass coverage	Repairs or replaces chipped or broken windows / with no deductible
Airbag replacement	Pays cost of repairing or replacing air bags that accidentally deploy / with no deductible
Lock replacement	Replaces locks if keys are lost or stolen / with no deductible
Rental reimbursement	Pays for car rental if insured vehicle is being repaired due to a covered loss with no per-day limit
Rental loss of use	Covers loss of use fees levied by rental company for damage to vehicle up to \$10,000
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
Umbrella	
High limit availability	Limits from \$1 million up to \$100 million available to cover liability for property damage, bodily injury, and personal injury (such as false arrest, libel, slander, and invasion of privacy)
Legal defense	Coordinates and pays for legal defense costs without reducing your liability limit
Uninsured/underinsured liability	Protects your family if they suffer bodily injury or property loss at the hands of someone who has no or insufficient insurance, with limits up to \$10 million available
Private consultation	\$25,000 limit for reasonable expenses for a law firm of the insured's choice to review and consult on the defense covered by the policy, with options to increase the limit to \$250,000
Reputation damage	\$25,000 limit for reasonable and necessary expenses for hiring a public relations firm to protect your reputation, with options to increase the limit to \$250,000
Limited employers' liability	Covers bodily injury for private staff
Newly acquired autos and watercraft	Covers total damage to newly acquired automobiles or watercraft if no other insurance exists within 365 and 45 days, respectively
Rented or borrowed autos	Covers total damage to rented or borrowed automobiles if no other insurance exists; duration of rental or loan must be less than 45 days
Collector vehicles	Covers collector vehicles at one rate regardless of the number of vehicles covered
Incidental business	Covers business activities conducted by an insured person, with option to increase limits
Worldwide reach	Some aspects of Home and Auto coverage may not extend throughout the world; umbrella coverage fills those gaps and provides coverage from the first dollar
Umbrella – Options	
Employment practices liability	Provides coverage for certain liability related to private staff employed to perform duties regarding personal affairs or incidental business
D&O coverage	Provides \$1 million of excess coverage for unpaid board members or trustees of not-for-profit organizations
Family trust	Covers damages you are required to pay arising out of a wrongful act committed in the performance of duties as a trustee of a family trust
Valuables	
Market value	Pays market value up to 150 percent of scheduled amount of insured item
No deductible	No deductible for covered items
Blanket coverage option	Covers a group of items such as jewelry or crystal
Fine arts breakage	Protects against losses due to breaks or fractures of fragile items – no limits apply
Newly-acquired items	Automatically covers items purchased within the previous 30 days (90 days for fine art) up to the lesser of 25 percent of coverage limit or \$25,000
Overall Package	
Package credits	Save between 10 and 20 percent overall discount for including at least Home, Auto, and Umbrella coverage
One bill, with multiple payment options	Usually just one bill to pay; do so effortlessly by signing up for automatic payment through your American Express® Card or electronic funds transfer (EFT)

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.