



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®
Overall		
Portfolio approach	One program, one bill - covers many needs	Yes
Deductible reserve option	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
Home		
Full replacement cost	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
Additions & alterations	Covers full cost of rebuilding additions and alterations	Yes
Cash settlement option	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
Replacement cost for contents	Replaces damaged personal property without applying depreciation	Yes
Pollution expenses	No 3 rd party liability exclusion applies; automatically includes coverage for 1 st party damages up to the coverage sublimit – higher limits are available	\$10,000
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
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 the limit of liability	\$50,000
Backup of sewers and drains	Provided without a separate deductible or sublimit, covering backup of sewers and drains resulting from surface water – does not cover flood	Yes
Primary flood (endorsement)	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
Mold	Covers losses due to mold or bacteria; options up to 100 percent are available	\$10,000
Deductible waiver	Waives deductible for losses over \$50,000 in most cases, if the deductible is \$25,000 or less	Yes
Realty tax assessment	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
Identity fraud	Covers expenses due to identity fraud	\$100,000
Kidnap expenses	Pays the cost of private investigators, attorneys, travel, and lost income	\$100,000
Loss prevention devices	Covers the installation of devices which help prevent similar losses in the future	\$2,500
Family security (endorsement)	Covers expenses and rewards related to home invasion, child abduction, car jacking, stalking, and more	Yes
Disability alterations	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
Loss assessment	Covers loss assessments levied by a property owner association	\$100,000
Landscaping	Replaces or repairs trees, shrubs, plants, lawn after a covered loss	\$5,000 per item

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