



## Top Reasons to Choose ACE

The more you achieve and acquire, the more you face risks that are unique and complex. And the more you can benefit from the ACE Platinum Portfolio®. Here are the top reasons to choose ACE for your comprehensive personal insurance program.

### 1. Financial strength you can depend on

- ACE Private Risk Services is part of the ACE Group, one of the world's largest providers of property and casualty insurance. With more than \$88 billion in assets in 2011, ACE is distinguished by its stability, strength, underwriting expertise, and superior claims handling.
- You can count on our ability to pay claims. ACE's U.S.-based underwriting companies are rated "AA-" for financial strength by Standard & Poor's and "A+" by A.M. Best, two leading rating agencies.

### 2. Superior coverage in a simple package

- One package policy and one bill can often satisfy a wide range of your coverage needs for fine homes, vacation properties, autos, watercraft, jewelry and other items of exceptional value, and personal liability.
- The "portfolio" approach minimizes coverage gaps and eliminates wasteful duplications that can occur with a collection of standard industry policies. Plus, it comes with an overall package discount.
- Coverages and features are far superior to the industry standard\*, such as:
  - Home coverage that promises to replace your home and other structures on your property in the event of a total loss—even if the cost otherwise exceeds your policy limit
  - Replacement cost coverage for the contents of your home—no depreciation applied
  - Auto coverage with an "Agreed Value" option to guard against depreciation, the freedom to choose your favorite local repair shop, and reimbursement for parts produced by the original manufacturer
  - Valuables coverage that allows covered losses to be settled at least at the scheduled amount or, if higher, at market value up to 150 percent of the scheduled amount
  - Umbrella coverage up to \$100 million to protect you against costly liability lawsuits
  - A unique "Deductible Reserve" program that can reduce your out-of-pocket deductible payment by 10 percent for every loss-free year on your policy

### 3. Excellent service

- *Claims:* We ask every customer who has had a claim to assess our performance. The consistent result: 99 percent of respondents say they would refer us to friends or family.
- *Safety programs:* Besides helping you recover from loss, we help your family stay safe and prevent loss.
  - We proactively suggest ways to protect your home and family through our risk consultation service.
  - We help cover the cost of installing many kinds of loss prevention systems.
- *Easy billing options:* We offer convenient options to pay your premium automatically using electronic funds transfer (EFT), which enables you to avoid installment fees, or your American Express® Card.

**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 of the Midwest, insurance companies of ACE USA that are rated A+ (Superior) by A.M. Best and AA- (Very Strong) by Standard & Poor's. Company ratings as of January 1, 2012.