



ace westchester

May 2008



Welcome to the NEW ACE Westchester Newsletter!

It's important to us to provide you with the latest news and information about our products and services. That's why we've launched our new e-newsletter which will help us to more readily provide you with the most up-to-date news and key contacts on a regular basis.

Our feature this month is on our **Inland Marine products** and services:

- Warehouse Legal Liability
- High Valued Home Builders Risk
- Contractors Equipment

Take a look...and let me know what you think!

[Dennis Crosby](#)

President and Chief Executive Officer
ACE Westchester

Combine Legal Liability Coverage for Warehouse with Real and Personal Property Coverage and General Liability into a Single Package

ACE Westchester's coverage form may be customized with various extensions and we have the capability to provide coverage for moving equipment and supplies, removal, fire department service charges, theft damage to buildings, processing coverage for work done on covered property as well as the usual defense costs, bonds and interest, accrued charges, loss data preparation costs, and debris removal.

Our **Warehouse Legal Liability** coverage offers you the following:

- Coverage for Property
- Coverage for General Liability
- Coverage for Motor Truck Cargo
- Coverage for Crime
- Customer Coverage Endorsement

Our new form includes the following available coverages:

- Mysterious Disappearance
- Infestation
- Voluntary Parting
- Overflow coverage
- Cross Docking
- Non owned location endorsement applicable to 4PL

Our Claims team is:

- Experienced
- Knowledgeable

For more information, contact:

[Michelle Sipple, VP](#)

Phone: 973 775-7590

Known for its Work with National and Regional Homebuilders, ACE Westchester Now Makes its High Valued Home Builder's Risk Available to the Custom Home Market

ACE Westchester has long been known for its work with the leading national and regional homebuilders, but now this expertise is available to the custom home market.

High Valued Home Builder's Risk

- For owner and/or contractor
- Partial occupancy included
- Blanket Soft cost availability
 - Civil authority with ingress/egress
 - Extra expense
 - Other items
- Individual homes with limits greater than \$3 million
- International transit available for those special items
- New form coming within second quarter 2008
 - No coinsurance
 - Includes docks, barns, stables, pools and other items not part of the main structure but make the home truly unique

For more information, contact:

[Deborah Grooms, SVP](#)

Phone: 678 795-4141

ACE Westchester's Contractor Equipment Insurance Offers Tailored Coverage Via Extensive Additional Features Plus Optional Coverages

An extensive group of additional features is built into the risks of direct physical loss coverage form, including expendable supplies, expediting expense, recovery, and fire equipment recharge expense. The valuation is replacement cost. Combined with optional coverages such as rental expense, leased or rented equipment and employees' tools, and an array of endorsements, the form can be tailored for almost any contractor's needs.

Our Contractors Equipment coverage offers:

- New coverage form
- Designed to accommodate cranes
- Replacement cost evaluation for items under 5 years of age
- Waterborne and underground available
- Includes expediting and recovery costs

For more information, contact:

[Bob Hughes](#), Underwriter

Phone: 415 547-4554

Coming attractions

- Oil and gas
- Floor plans
- New rates for motor truck cargo website: 25 or less power units
- Motor truck cargo website starts issuing policies online

- New rates for builder's risk website: \$10 million and under; our fastest growing segment

ACE Westchester Specialty is the U.S.-based wholesale-focused operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE), and is rated A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's. ACE Westchester Specialty, through its underwriting companies, provides insurance products and services throughout the U.S. Additional information on ACE Westchester Specialty and its products and services can be found at www.acewestchester.com. The ACE Group of Companies provides insurance and reinsurance products and services for a diverse group of clients around the world.



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