



ACE Commercial Risk Services® Private Company Management Indemnity



(D&O, EPL, Fiduciary & Crime)

Product Description	<ul style="list-style-type: none"> ACE EXPRESS Private Company Management Indemnity Package Non-rescindable, one-stop enhanced coverage for companies, Subsidiaries, and their directors, officers, executives, fiduciaries and employees offering protection against Management Liability, EPL, Fiduciary Liability and Crime claims
Minimums	<ul style="list-style-type: none"> No minimum premiums
Limits	<ul style="list-style-type: none"> Up to \$10 million
Typical Client Profile	<ul style="list-style-type: none"> Private Companies with revenues below \$100 million Fewer than 500 Employees
Restricted Classes or Industries	<ul style="list-style-type: none"> All classes considered
Product Highlights	<ul style="list-style-type: none"> Fully non-rescindable policies Most favorable venue punitive damage coverage Limits (other than Crime) offered on a shared or separate basis Limited definition of "Application" (36 months) HIPAA coverage (by endorsement) <p>D&O:</p> <ul style="list-style-type: none"> Additional \$1 million of Side A * Retention waiver for early settled claim Definition of "Claim" includes civil, criminal, arbitration and regulatory proceedings, and civil, criminal, administrative or regulatory investigations Numerous Insured vs. Insured carve-outs <p>EPL:</p> <ul style="list-style-type: none"> \$100,000 sub-limit for class-action wage and hour claims defense. Single plaintiff claims not sub-limited (non CA, by endorsement) Definitive Third Party coverage Additional excess \$1 million in Costs, Charges and Expenses coverage* Access to <i>the workplace HELPLINE LLC</i> available <p>Fiduciary:</p> <ul style="list-style-type: none"> Defense outside the limit Voluntary Compliance Loss and Delinquent Filer Penalties coverage (by endorsement) HIPAA coverage (by endorsement) <p>Crime:</p> <ul style="list-style-type: none"> "Loss Discovered" form <ul style="list-style-type: none"> Unmatched, professional claims team Superior underwriting talent Superior customer service Member of the global network of ACE Group of Companies

**When at least a \$1 million limit is purchased*

Express on-line tool available now!

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by Westchester Fire Insurance Company, New York, NY, ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. Surplus lines insurance sold only through licensed surplus lines producers. All products may not be available in all jurisdictions. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and insurance for a diverse group of clients around the world. Additional information can be found at www.acewestchester.com.