



ACE Commercial Risk Services®

Small Umbrella Express



1-888-SMBZACE (762-9223)

Product Description

Umbrella Form, quote, bind and issue underwriting platform accessed through the web

Coverage Highlights

- Minimum premium \$500
- Auto coverage – up to 15 vehicles
- Annual policy
- Admitted paper, most states
- Maximum policy premium \$25,000
- Maximum policy limit \$5 million

Desired Classes

- 800 classes in the following major categories – low to medium hazard exposure
 - Apparel Retailer
 - Bowling Center
 - Furniture Manufacturing
 - Furniture Retailer
 - General Products Manufacturing
 - Lumber and Wood Manufacturing
 - Metals Manufacturing
 - Paper Products Manufacturing
 - Printers and Publishers
 - Real Estate
 - Restaurant
 - Retailers
 - Rubber, Plastic and Leather Goods Manufacturing
 - Stone, Glass, Clay and Concrete Manufacturing
 - Textile Products Manufacturing
 - Wholesalers

Coverage Territory

- Continental United States

Insurance Companies and Best Ratings

Admitted Paper

- ACE Property & Casualty

Non Admitted Paper (not available in Minnesota)

- Westchester Surplus Lines Insurance Co. A+ XII
- Illinois Union Insurance Co. A+ XV

Restricted Classes

- Contractors
- Energy
- Healthcare
- Trucking & Transportation
- Food Processing

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.acwestchester.com.