



Maximum Revenue Amount = \$50m (20% foreign) (unlimited by referral)

Writing Company = ACE Property & Casualty Insurance Company (Admitted coverage)

Prohibited States (by mailing address) – not available by referral

- Alaska
- Louisiana
- Vermont

Minimum Premium = \$500 per million of limit + 5% TRIA charge (terrorism coverage may be declined)

Maximum Policy Premium = \$75,000 (unlimited by referral)

Policy Period length = 9 to 15 months (3 to 18 months by referral)

Maximum Limit = \$10,000,000 (\$25,000,000 by referral)

Maximum Commission Rate

- 20% eligible accounts (may be reduced by broker to net the premium)
- 17% referred to underwriter (minimum underwriting required)
- 15% referred to underwriter (full underwriting required)

Maximum # Locations = 10 (unlimited by referral)

Maximum # Named Insureds = 10 (unlimited by referral)

Auto

- Maximum Autos = 100 (unlimited by referral)
- Maximum Heavy Autos = 5 (unlimited by referral)
- No extra heavy trucks, tractors or buses (available by referral)
- No long-haul radius of operations (available by referral)
- No coverage for UM/UIM

Eligible Industries – determined by SIC Code with underwriting guidelines customizable for individual brokers

Targeted Industries

- Real Estate
- Restaurants
- Libraries, Museums & Cultural Institutions
- Low to Medium Hazard Food Processors, Manufacturers, Wholesalers & Service Providers

Prohibited Industries (see Eligibility Look Up tool for specific prohibited SICs)

- Contractors
- Energy (including fuel oil dealers)
- Healthcare
- Trucking & Transportation

Loss History (last 3 years – exceptions by referral)

- No liability loss over \$100,000
- No aggregate loss year over \$250,000
- No account with a 3 year cumulative General Liability loss ratio over 65%

Policy Form & Endorsements (specific additional endorsements applicable for some SICs)

- ACE Umbrella Plus (XS-20835)
- Catastrophe Management Coverage Endorsement (XS-22088)
- Commercial Umbrella Coverage Limitation Endorsement XS-30013 (06-10)