

ACE *Express* Umbrella [™] Underlying Policies Guideline

- All underlying carriers must be rated A- VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits and un-aggregated (Defense Outside/Un-aggregated).
- All policies must have an Occurrence coverage trigger (does not apply to Employee Benefits Liability).
- No deductible or self-insured retention greater than \$10,000 is permitted on any General Liability, Foreign General Liability or Liquor liability policy.
- No policy may have a sub-limited coverage grant if such coverage may also be provided by the umbrella. An example of such prohibited sub-limited coverage grant is "Assault and Battery".
- No policy may have additional non-standard coverage grants from which losses may arise that would impair the underlying aggregate. Examples:
 - o Pollution Liability coverage extended beyond standard ISO language (NP/TE etc)
 - Professional Liability coverage that shares the General Liability aggregate
 - Employment Practices Liability coverage
- All limits must be in U.S. dollars
- No policy may be scheduled that provides direct admitted coverage in a jurisdiction outside the United States, its territories and possessions.

APPROVED POLICY TYPES AND MINIMUM LIMITS

General Liability (including Foreign on a DIC/DIL basis)

| \$1,000,000 | Each Occurrence |
|-------------|---|
| \$2,000,000 | General Aggregate (may include Prod/Comp Ops) |
| \$1,000,000 | Products-Completed Operations Aggregate |
| \$1,000,000 | Personal and Advertising Injury |
| \$1,000,000 | Combined Single Limit (Hired & Non-Owned Auto coverage) |

Automobile Liability (including Foreign on a DIC/DIL basis)

\$1,000,000 Combined Single Limit

Employers Liability (including Foreign on a DIC/DIL basis)

| \$500,000 | Bodily Injury by Accident – Per Accident Limit |
|-----------|--|
| \$500,000 | Bodily Injury by Disease – Policy Limit |
| \$500,000 | Bodily Injury by Disease – Each Employee Limit |

Employee Benefits Liability (including Foreign on a DIC/DIL basis)

| \$1,000,000 | Each Occurrence |
|-------------|-------------------|
| \$1,000,000 | General Aggregate |

Liquor Liability

\$1,000,000 Each Common Cause or Each Occurrence

\$1,000,000 General Aggregate