



ACE Express UmbrellaSM
Apparel & Textile Products Manufacturing
Underwriting Guideline

Does the applicant allow public tours of the manufacturing facilities?	<input type="checkbox"/> YES	X NO
Do quality control specifications exist for each product?	X YES	<input type="checkbox"/> NO
Has the applicant ever been investigated or cited by a government entity for product quality or process control violations?	<input type="checkbox"/> YES	X NO
Are all warning labels reviewed by a qualified attorney specializing in products liability law?	X YES	<input type="checkbox"/> NO
Has the applicant ever had a recall event?	<input type="checkbox"/> YES	X NO
Does the applicant receive indemnification and additional insured status from all suppliers?	X YES	<input type="checkbox"/> NO
What percentages of the applicant's raw material or product components are directly imported by them from outside the United States?	Less than 75%	
Does the applicant have a written procedure to ensure the quality of any material or component directly imported?	X YES	<input type="checkbox"/> NO
What percentage of the applicant's revenue is generated from the sale of used or refurbished products?	Less than 10%	
Does the applicant comply with all applicable regulations and standards set by the Federal Trade Commission (FTC)?	X YES	<input type="checkbox"/> NO
Does the applicant comply with all flammability standards set by the Consumer Product Safety Commission and the Standard for the Flammability of Clothing Textiles found in the Flammable Fabrics Act?	X YES	<input type="checkbox"/> NO
What percentage of the applicant's revenue is generated from clothing for children and infants?	Less than 20%	
Does the applicant require receipt of the results of flammability tests conducted or a written guarantee from the supplier or textile mill indicating that reasonable and representative tests have been made?	X YES	<input type="checkbox"/> NO
Does the applicant manufacture protective clothing?	<input type="checkbox"/> YES	X NO
Does the applicant manufacture liners or covers for swimming pools, ponds, pits, landfills or environmental remediation sites?	<input type="checkbox"/> YES	X NO
Does the applicant manufacture seat belts?	<input type="checkbox"/> YES	X NO
Does the applicant manufacture aircraft tie-down straps?	<input type="checkbox"/> YES	X NO
Does the applicant manufacture material for sleeping bags or sleeping bags?	<input type="checkbox"/> YES	X NO
Does the applicant manufacture fabric for parachutes, parachutes or parachute accessories?	<input type="checkbox"/> YES	X NO