



Business Professionals

Risky Business: Why Professionals Who Travel Need ACE USA International Advantage®

Meeting with clients, selling or promoting services, and attending trade shows and conferences are just some of the reasons professionals travel beyond U.S. borders. International business travel and practice goes smoothly more often than not. But what happens when a trade-show display booth or suitcase full of product prototypes goes missing, an employee becomes seriously ill or injured, or is arrested for a simple traffic violation? Too many companies continue to rely on domestic comprehensive general liability for worldwide exposures, unaware that domestic coverages can fall woefully short outside the U.S.

Scenarios like these happen every day. Is your firm prepared to handle the potential consequences? International insurance products designed to reduce the risks associated with these and other exposures can be customized to fit your company's unique needs. Remember: when the world is your workplace, reducing the risk associated with conducting business outside U.S. borders is paramount.

Situation	Solution
The Indonesian office of a U.S.-based financial services firm is severely damaged by fire.	ACE USA International Advantage® packages broad protection for all types of property exposures, from salesperson's samples to fixed assets.
An American travels to Japan to open a new branch office for his U.S.-based brokerage firm. He loans his leased vehicle to another American employee, who is not covered by the rental car policy, and who causes a serious accident that injures a Japanese driver. The Japanese motorist sues the brokerage firm.	DIC (Difference In Conditions) coverage from ACE USA International Advantage® responds to the lawsuit, assuming the vehicle was used in the firm's business.
A U.S.-based lawyer suffers a life-threatening injury while conducting business in China. To receive proper medical treatment, she is medically evacuated to Hong Kong. Total repatriation cost exceeds \$80,000.	ACE USA International Advantage® pays repatriation costs under its Executive Assistance® Services
After a 12-hour flight to South Africa, an advertising executive with a U.S.-based agency draws a bath at a rented corporate apartment and lies down to rest while the tub fills. The executive falls asleep and the tub overflows, causing significant damage to the apartment and floors below. The ad agency's domestic general liability policy only covers loss due to fire.	ACE USA International Advantage® covers against premises damage to the rented apartment.
A VP with a U.S.-based management firm loses his money, credit cards and identification to a pickpocket while travelling in Central America.	Executive Assistance® Services package of emergency medical, personal, travel and security assistance services from ACE USA International Advantage®. Available around the clock, it provides access to English-speaking representatives who understand the region's cultures and customs. Prior to traveling, employees can learn how to avoid potential risks associated with their destination.



ACE USA
International Advantage®
 1 Beaver Valley Road
 2 West
 Wilmington, DE 19803
 800-204-0518 tel
 302-476-6456 fax

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