



# ACE Retail



*ACE Retail, a comprehensive package insurance, can lift some of the pressure on retailers by addressing issues such as risk management, supply chain protection, technology and data protection in addition to providing the traditional covers you would expect from a leading insurance company.*

### **Flexible insurance**

Aimed at medium-sized retailers, a range of policy sections are available to ensure that the cover is suited to insureds' specific needs. The portfolio of cover available under ACE Retail is very wide including:

- ▶ Property and liability
- ▶ Environmental liability
- ▶ Computer hardware and network security
- ▶ Data
- ▶ Fidelity guarantee
- ▶ Marine cargo

In addition, extensions to the standard covers include:

- ▶ Supply chain protection
- ▶ Denial of access
- ▶ Corporate manslaughter defence costs
- ▶ Premises pollution liability
- ▶ Loss of attraction
- ▶ Personal injury and business travel

and a host of other vital covers\*.

If required additional policies can also be arranged for:

- ▶ Directors and officers liability
- ▶ Pension trustee liability
- ▶ Employment practices liability

*\* The above covers are not all automatic, and may have limits of liability and terms and conditions. They may attract an additional premium. Please contact your local ACE representative for full details.*

### **Why should I recommend ACE Retail to my clients?**

Our underwriters are rated top amongst insurers for their knowledge and expertise. Flexibility combined with high levels of underwriting authority at branch level allow our underwriters to find solutions to underwriting challenges.

We trade through a select group of brokers, and work hard to achieve close relationships with each, offering a prompt and valued service. Brokers have direct access to the underwriters making the decisions and can ensure a full understanding of the risk and the issues faced by the client.





*ACE provides insurance protection to the majority of the top 10 retailers in the UK.*

### **Property risk management service**

ACE has a team of professional risk engineers who provide advice and guidance on all aspects of property risk management and can assist with:

- ▶ the development of a full risk management programme for the insured
- ▶ the best methods to mitigate risk.

In addition, for larger risks, ACE's internationally respected online risk management tool is available. The ACE "AAA" self assessment application allows the insured's risk manager to benchmark, assess and manage risk at multiple locations. Please ask your local ACE branch for details.

### **Occupational risk management services**

ACE's employer's liability risk engineering services can offer valuable expertise, advice and practical guidance to clients.

Our risk engineering capability can provide assistance in:

- ▶ preventing accidents
- ▶ achieving regulatory compliance
- ▶ defending claims efficiently.

### **Business Continuity Planning (BCP)**

Business continuity planning is increasingly regarded as a key-stone of business survival following a critical incident, whether local, national or trade specific.

ACE, in partnership with CBD-e Limited, can assist with the production of this vital management tool. Utilising their web-based "BCP4me" application you can:

- ▶ create business continuity plans
- ▶ store plans securely off-site ready to be used at a moment's notice
- ▶ enjoy a simple and intuitive system
- ▶ readily get advice and guidance.

### **Marine cargo advice**

Our in-house master mariners and logistics professionals can advise on:

- ▶ Security and packing throughout the transit
- ▶ Specialist product transits e.g. cold chain and hanging garment logistics
- ▶ 'Just in time' logistics

We can also arrange a comprehensive cargo management programme.

## Claims management

An insurance policy is only as good as the service provided when a claim occurs. With ACE Retail the customer can rest assured that the service provided will be amongst the best in the market. We have a dedicated claims team with the knowledge and expertise the retailer needs, and an enviable reputation for fair and efficient payment.

A 24-hour claims line provides instant help when it's most needed. Offering guidance on immediate steps to be taken and co-ordinating a loss mitigation programme the helpline takes away the burden of what to do when the unthinkable happens. The claims line number is 0870 400 0400.

## Working with ACE

### Strength

ACE UK sits at the heart of the ACE Group of Companies, one of the world's leading insurance and reinsurance organisations, employing more than 15,000 people in over 50 countries, and conducting business with clients in 140 countries worldwide.

Financial strength is key to a secure and long-term relationship with brokers and clients. ACE European Group Limited (in line with other core operating companies within the ACE Group of Companies) has a financial strength rating of AA- (very strong) from Standard & Poor's (S&P) and A+ (superior) from AM Best.

### Stability

We are first and foremost an underwriting company. We pride ourselves on the fact that we remain true to our core expertise of underwriting and risk transfer.

The breadth and depth of both our product range and geographic reach make for a diversified and stable income stream.

We offer property and casualty (P&C), accident and health (A&H), personal lines and life insurance solutions to customers from multinational corporations to small and medium-sized enterprises and private individuals. Few of our competitors can match our global network and capabilities.

### Service

We employ market leading technical expertise in underwriting, claims and engineering, supported by a high degree of local empowerment. Superior service standards, including the delivery of timely and accurate policy documentation are key.

We are a client focused organisation and actively develop new products to meet the changing risk management needs of our clients and offer innovative products in specialist areas of emerging risk.

ACE UK employs strong local expertise through its 11 regional branch offices. This demonstrates our long-term commitment to the market and facilitates local broker and client access to ACE's people and their expertise.

For more information visit: [www.aceeurope.co.uk](http://www.aceeurope.co.uk)

*This information is descriptive only. The precise coverage afforded is subject to the terms and conditions of the policy as issued.*



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