



ACE Retail

Aide Memoire

Aimed at medium sized retailers, ACE Retail offers a comprehensive package of covers which address some of the key issues facing retailers today such as supply chain protection, computer, data and network security and risk management.

Property & Business Interruption

The property and business interruption cover provided by ACE Retail is comprehensive and includes many trade specific extensions in the standard cover:

- ▶ Seasonal stock increases
- ▶ Contract works
- ▶ Goods in transit
- ▶ Definition of buildings includes awnings and shutters
- ▶ Brands and labels
- ▶ Customers and Suppliers extensions
- ▶ Suppliers of suppliers extension
- ▶ Denial of access
- ▶ Public utilities
- ▶ Bomb hoax
- ▶ Loss of attraction
- ▶ Notifiable disease
- ▶ Money cover includes National Lottery scratch cards and pay-as-you-go vouchers

Casualty

Our liability wordings are amongst the widest in the market and include:

- ▶ Corporate manslaughter defence costs
- ▶ Environmental liability
- ▶ Worldwide jurisdiction

An extensive range of other sections are available to add into the policy, including:

Computers

- ▶ Our definition of computer equipment and portables is very wide compared to many others in the market
- ▶ Our cover has no violent & forcible entry or exit warranty
- ▶ Single financial excess and no additional excesses or franchises for the BI covers including failure of utilities

Computer Data Protection

This section covers:

- ▶ Expenses in respect of:
 - Restoring lost data
 - Claim substantiation
 - Public relations costs to re-establish reputation following an insured event
 - Cyber extortion threat
- ▶ Additional expenditure for:
 - Leased/rented equipment
 - Use of third party services
 - Additional staff expenditure
 - Accidental destruction of data
- ▶ Loss of business income as a result of:
 - Network security breach
 - Unauthorised network use
 - Computer virus

Contractors All Risks

- ▶ Extension to existing buildings
- ▶ Refurbishment
- ▶ New buildings

Marine Cargo

- ▶ Benefits from latest institute clauses
- ▶ "Brands and seals intact" clause as standard
- ▶ Highly flexible wording
- ▶ Transport risk management advice

Personal Injury

- ▶ Lump sum benefits payable in the event of accidental death or permanent disability, including incidents arising from assault
- ▶ Comprehensive personal accident cover that includes hospitalisation and convalescence benefits
- ▶ Full terrorism and nuclear/chemical/biological cover



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Premises Pollution Liability

Offering a wider cover than that provided automatically by the environmental liability extension in the public liability section, the premises pollution section provides broad coverage for pollution incidents:

- ▶ Clean up costs imposed on the insured by regulators
 - Includes insured's own property and any surrounding land, water or biodiversity impacted
 - Covers pollution which can be sudden & accidental or gradual
- ▶ Legal liability for:
 - Third party bodily injury
 - Third party property damage including loss of use and diminution in its value
 - Clean up costs
 - Covers pollution which is gradual (sudden & accidental is covered within the public liability section)
- ▶ Costs and expenses included for all claims within the policy limits - includes legal expenses and investigation costs
- ▶ Cover includes liability arising under environmental damage regulations where pollution results in biodiversity damage

Risk Management

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

- ▶ The development of a full risk management programme for the insured,
- ▶ The best methods to mitigate risks to the clients' business.

In addition, for larger risks, ACE's internationally respected on-line 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 Retail clients have access to a range of occupational risk management services, with the aim of:

- ▶ Providing assistance in preventing accidents
- ▶ Achieving regulatory compliance
- ▶ Defending claims efficiently.

Business Continuity Planning

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,

- ▶ business continuity plans can be created
- ▶ plans are stored securely off-site ready to be used at a moment's notice.
- ▶ The system is simple and intuitive and
- ▶ Advice and guidance is readily available.

Marine Cargo Advice

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

- ▶ Security throughout the transit
- ▶ Different product transit, e.g. temperature controlled, 'just in time' logistics
- ▶ Methods of packaging

We can also arrange a comprehensive cargo management programme.

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.

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