

CASUALTY

ACE GLOBAL GUARD

MULTINATIONAL LIABILITY
INSURANCE




insured.®

CONTENTS

Introduction	1
The Truly Global Solution	2
Global Accounts and Multinational Servicing	4
Bringing It All Together	6
MAX	6
ACE Worldview®	6
Partnership with ACE	8

ACE insured means being protected by one of the world's leading insurance companies with people who understand your risks and go out of their way to help.



Companies are increasingly operating in a global multinational environment with subsidiaries or even small sales outlets positioned overseas. Risks inherent in trading overseas are many, including reputation, cultural differences, regulatory and legislative risk, lack of expertise and knowledge of insurance requirements.

THE TRULY GLOBAL SOLUTION

ACE understands these risks and is there to help manage them for you. Not only will you get the coverage that is appropriate to your businesses needs, you will also gain access to ACE's global network of knowledge and expertise.

ACE Global Guard®

ACE Global Guard® is a co-ordinated liability insurance and risk management solution for varying sized companies with overseas subsidiaries or assets. Whether you are a manufacturer with factories overseas, a financial institution with offices around the world, or an international network of hotels, the ACE Global Guard® solution will give you a centralised and effective programme to manage your multinational liability insurance requirements.

Your ACE underwriter will structure insurance solutions that address your specific requirements. From regulations governing foreign subsidiaries, to the use of non-admitted insurers, to excess liability, or to localised Public Liability coverage, we deliver solutions that are truly global.

ACE Global Guard® enables you to:

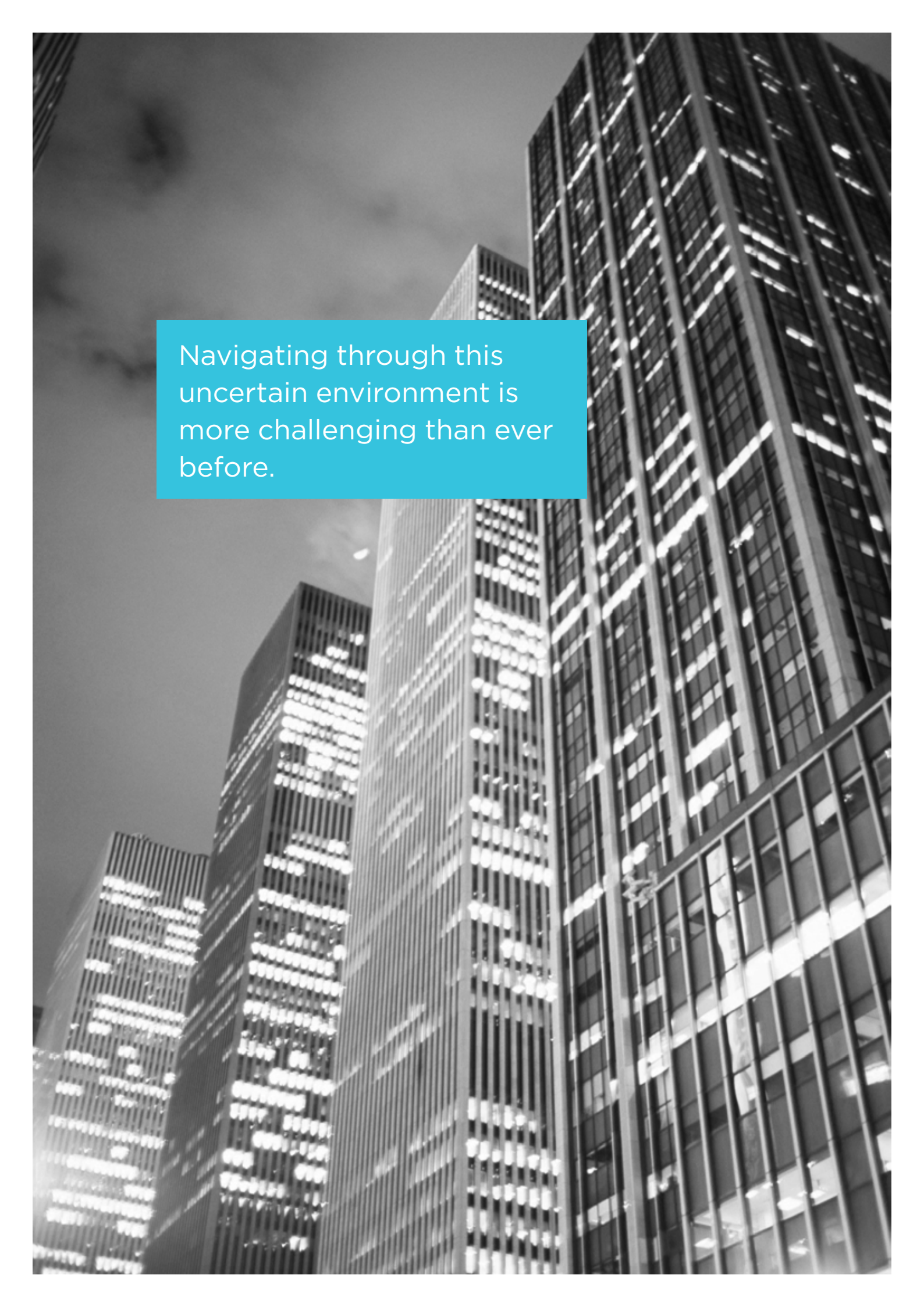
- Build your multinational liability insurance programme
- Have compliantly issued locally admitted liability policies in a number of different countries
- Tailor coverage that suits your business
- Move premiums quickly and efficiently
- Resolve claims around the world

All of which is underpinned by the following key values:

- Full transparency and disclosure in all our dealings
- A collaborative approach in working with clients and brokers
- Making decisions in the context of our overall business relationship
- A focus on long term partnerships

We look at the whole picture to help clients manage risk comprehensively, confidently and cost effectively.





Navigating through this
uncertain environment is
more challenging than ever
before.

GLOBAL ACCOUNTS AND MULTINATIONAL SERVICING

At ACE, we understand the challenges that complex, interconnected risks present for today's large and multinational organisations. We have been providing globally coordinated, locally flexible insurance solutions for large organisations and their brokers for three decades.

Introducing ACE Global Accounts

ACE Global Accounts is a division that focuses our worldwide underwriting, service and claims capabilities exclusively on large organisations with complex risks.

From traditional P&C and A&H risks to emerging threats related to environmental concerns, terrorism and political violence, ACE Global Accounts works in tandem with your broker to help manage your entire insurance programme more efficiently, more transparently, and more cost effectively.

Solutions where you are, wherever that may be

We have extensive operations in 54 countries and territories, and a network that spans over 180 countries – all performing under exacting measured and published service standards.

Client relationship management: Easier for you

Our goal is to make managing your insurance programme as easy as possible, and we structured the division that way. Our global, multidisciplinary network is dedicated to providing you, your team and your broker with comprehensive support in all areas of your programme, at all times.

Claims relationship management: Coordinated, real time and responsive

Our claims relationship management for multinational companies is now coordinated by senior claims executives at home and abroad. It is staffed by seasoned claims professionals locally, and supported by consistent protocols and processes globally. When a claim occurs – wherever it occurs – we will manage it consistently and accurately, and we will resolve it efficiently.

Global service: Published standards, transparency and accountability

Our Global Accounts service team ensures timely and consistent administration of your programme. With leading-edge technology and our expansive network, we manage globally and execute locally. We adhere to demanding performance and delivery standards, so your

ACE experience will always be superior – and consistent – in terms of quality, accuracy and efficiency.

Legal and regulatory monitoring: Local knowledge drives compliance

With local experts around the world, we stay on top of evolving legal and regulatory conditions in real time, so you can always be aware of the requirements that affect your programme, regardless of geography.


ACE Worldview®: Powerful, comprehensive and transparent

ACE Worldview®, our unique and award-winning web-based platform, puts the status of your entire insurance programme at your team's fingertips – in real time.

ACE Global Accounts

- Brings a complete approach to your global insurance needs
- Puts the power of our global network at your side and makes it easy to connect with the resources you need
- Provides a broad global product offering and deep expertise for complex and emerging risks
- Streamlines your programme management
- Monitors legal and regulatory compliance issues around the world
- Puts your entire programme at your team's fingertips through ACE Worldview®





Multinational companies
today operate in a constantly
changing world.

BRINGING IT ALL TOGETHER



ACE Global Guard® gives you access to our global servicing network. We have local experts and local facilities for policy issuance and proof of cover, claims handling and risk management services. This service and knowledge are available through two key tools:

MAX

Our 'Multinational Account eXchange' which puts control and structure around communications across our global network, specifically the issuing and servicing of local policies. These protocols enable us to provide a consistent standard of service with immediate information and control, should a local problem occur.

ACE Worldview®

Developed specifically for multinational risk managers, ACE Worldview® is an innovative web-based desktop portal that gives you access to our systems and expertise in one easy-to-use application. It is unique in the industry and exclusive to ACE.

ACE Worldview® allows you to monitor the status of your entire global programme in real time – from an intuitive, easy-to-navigate home screen. You can see programme status updates on a daily basis; get copies of local policies and certificates; and access ACE's Insurance Directory, the proprietary research tool our underwriters, account managers and legal staff use every day. There are numerous other features as well, including programme contacts, multinational standards, policy issuance and claims alerts, and more. You may also benefit from access to Global RiskAdvantage, our state-of-the-art multinational loss-reporting tool.

A black and white photograph of a map with several pushpins. A green text box is overlaid on the map. The map shows various geographical features and labels, including "Maidenhead" and "4000". The pushpins are of different colors, including black and white. The text box is a solid green color with white text.

We have successfully
blended the knowledge of
our local markets with the
worldwide perspective of
a global organisation.

PARTNERSHIP WITH ACE




Our experienced professionals around the globe start by understanding your specific business and the issues you face. We partner with you and your broker to structure the most appropriate insurance programme for your situation.

In today's ever-changing regulatory climate, it is important to work with an insurer who understands local rules and customs. With our indigenous expertise, for example, we can analyse and confirm risk premium allocations or structure effective Difference In Conditions / Difference In Limits (DIC/DIL) coverage that respects local rules and regulations - elements that are of critical importance for any global, multinational programme.

The ACE team can provide solutions in many countries where non-admitted policies are prohibited. Our owned companies and network partners allow us to offer policies that meet the requirements of your subsidiaries and interests around the world, while keeping abreast of the evolving regulatory environment.

Once a company begins to operate beyond its home country borders, the complexity increases significantly. ACE provides bespoke solutions to minimise this complexity for a wide range of companies, from pure exporters with limited international presence to large multinational enterprises with multiple subsidiaries and joint ventures across the world. ACE is widely recognised as one of the leading liability insurance underwriters worldwide.



“ACE has a unique combination of people, products and places that position us well to meet the needs of clients no matter where they are in the world.”

— Evan Greenberg, Chairman & CEO, ACE Limited

CONTACT US

ACE Insurance Limited
138 Market Street
#11-01 CapitaGreen
Singapore 048946
Tel: +65 6398 8000
Fax: +65 6298 1055
www.acegroup.com/sg

About ACE in Singapore

ACE Group is one of the world's largest multiline property and casualty insurers. ACE, via acquisitions by its predecessor companies, has been present in Singapore since 1948. ACE in Singapore (ACE Insurance Limited) provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers. Over the years, ACE in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.



The actual policy provision will vary by county due to prevailing local legal and corporate systems. This is not a contract of insurance and is meant for product information only. Accordingly, this information should be read and construed in the light of, and subject to all terms, conditions and exclusions contained in the policy.

©2015 ACE Group. Coverages underwritten by one or more companies of the ACE Group. Not all coverages available in all jurisdictions. ACE®, ACE logo®, and ACE insured® are trademarks of ACE Limited.

04/2015