



## *Exclusive Voluntary Benefit Available to You*



### Securing Your Success

*A fine home*

*A ski condo*

*Luxury cars*

*An extensive art collection*

*A hard-earned nest egg for you and the ones you love*



The more a person achieves and acquires, the more they can benefit from the ACE Platinum Portfolio. This comprehensive personal insurance program is provided courtesy of ACE Private Risk Services, a leading insurer of affluent individuals and families. The ACE Platinum Portfolio streamlines coverage and billing while providing superior insurance coverage for your primary home, vacation properties, automobiles, watercraft, personal liability and collections of jewelry or other valuable items.

**The United Shoe Retailers Association (USRA)** is committed to providing value added benefits to our members. We have chosen **The Liberty Company** as the exclusive independent agent to provide comprehensive insurance consultations and proposals to our members. An associate of **The Liberty Company** will analyze your specific insurance needs and develop customized insurance solutions for your consideration. In most cases the proposal will highlight ACE Private Risk Services and will include premium discounts only available through this select offering.

*To take advantage of this new voluntary benefit and receive a no obligation insurance consultation, please contact:*



**THE LIBERTY COMPANY**  
*Insurance Brokers*

Barry Gunches  
The Liberty Company  
**Phone:** (818) 914-3969  
**Email:** [bgunches@libertycompany.com](mailto:bgunches@libertycompany.com)  
**Web:** <http://www.libertycompany.com>  
**Toll Free:** (877) 833-USRA (8772)



**ACE Private Risk Services®**

Important Notice: This brochure contains only a general description of the insurance coverages provided by our policies. Coverage terms are subject to change and can vary by state. The brochure does not include all of the benefits and limitations found in the policy. The insurance policy itself, not this descriptive brochure, will form the contract between the policyholder and the insurance company. Policies issued by Bankers Standard Insurance Co.



# ACE Private Risk Services<sup>®</sup>



When you have substantial assets, you need superior coverage. The ACE Platinum Portfolio offers broader and higher levels of coverage than standard mass-marketed policies do. Use the table below to compare and discover how the ACE Platinum Portfolio helps you secure your success.

Overall	Description	ACE Platinum Portfolio	Standard Policy <sup>1</sup>
<b>Portfolio approach</b>	One program, one bill covers many needs	Yes	No
<b>Financial Strength</b>	Consistently among the highest rated insurance companies for financial strength (A.M. Best: A+, Standard & Poor's: A+)	Yes	N/A
<b>Deductible reserve *</b>	Reduces deductible on first claim by 10 percent for each prior claim-free year for both Home and Auto. (Home: \$2,500 min. applies / Auto: \$1,000 min. applies)	Yes	No
<b>Home</b>			
<b>Full replacement cost</b>	Rebuilds the home at the existing property after a total loss – even if the cost exceeds the policy limit – If the land is rendered unusable, coverage is available to rebuild at a new location	Yes	No
<b>Cash settlement option</b>	Offers replacement cost in cash, if the insured chooses not to rebuild after a total loss – settlement will not exceed the dwelling limit of the policy	Yes	No
<b>Contents Replacement cost</b>	Replaces damaged personal property without depreciation	Yes	No
<b>Loss of use</b>	Unlimited loss of use coverage to maintain standard of living while home is being repaired; includes cost of evacuating family and kenneling pets	Yes	No
<b>Primary flood *</b>	Covers physical loss or damage to residence, personal property, and other structures, including debris removal, caused directly by flood	\$250,000 home / \$100,000 contents	No
<b>Mold</b>	Covers losses due to mold or bacteria; options up to 100% of dwelling limit	\$10,000	No
<b>Sewer, drain back-up</b>	Provided without a separate deductible or sublimit, covering backup of sewers and drains resulting from surface water – does not cover flood	Yes	No
<b>Deductible waiver</b>	Waives deductible for losses over \$50,000 in most cases if deductible is \$25,000 or less	Yes	No
<b>Identity fraud</b>	Covers expenses due to identity fraud	\$100,000	No
<b>Kidnap expenses</b>	Pays cost of private investigators, attorneys, travel, and lost income	\$100,000	No
<b>Family security *</b>	Covers expenses and rewards related to home invasion, child abduction and more	Yes	No
<b>Auto</b>			
<b>Agreed value *</b>	Locks in the value of your vehicle to avoid depreciation if it becomes a total loss	Yes	No
<b>New for old *</b>	Provides replacement cost for vehicles no more than three years old	Yes	No
<b>Overnight expenses</b>	For breakdowns more than 50 miles from home, covers two nights' expenses	\$1,500	No
<b>Full glass coverage</b>	Repairs or replaces chipped or broken windows / with no deductible	Yes / Yes	No / No
<b>Umbrella</b>			
<b>High limit availability</b>	Up to \$100 million in excess liability coverage are available	Yes	No
<b>Fills coverage gaps</b>	Coverage in Umbrella policy will pay from first dollar of loss if coverage gap exists in Home or Auto policy	Yes	No
<b>Uninsured/underinsured 3<sup>rd</sup> party liability *</b>	Protects your family if they suffer bodily injury or property loss at the hands of someone who has no or insufficient insurance – limits are available up to \$10 mil	Yes	No <sup>2</sup>
<b>Legal defense costs</b>	Coordinates and pays for legal defense costs without reducing your liability limit	Yes	No
<b>Private consultation</b>	Pays reasonable expenses for law firm of your choice to review and consult on the defense covered by the policy; options up to \$250,000 available	\$25,000	No
<b>Employment practices *</b>	Covers liability for actual or alleged employment-related lawsuits	Yes	No
<b>Director's &amp; Officer's *</b>	Covers liability for unpaid board members or trustees of not-for-profit organizations	Yes	No
<b>Valuables</b>			
<b>Market value</b>	Pays market value up to 150 percent of scheduled amount of insured item	Yes	No
<b>Blanket coverage option</b>	Covers a group of items such as jewelry or crystal	Yes	No
<b>Fine arts breakage</b>	Pays for losses due to breaks or fractures of fragile items – no limits apply	Yes	No
<b>Newly-acquired items</b>	Automatically covers newly-acquired items up to the lesser of 25% of the coverage limit or \$25,000 – For fine art, coverage is provided at 25% of the coverage limit with no \$25,000 limitation	Yes	\$10,000

<sup>1</sup> As represented by the Insurance Services Organization (ISO) basic HO-5 policy. <sup>2</sup> Offered only in states where required.

\* Available via Endorsement