

ACE USA Accident & Health



About ACE

Headquartered in Bermuda since its inception in 1985, ACE was created to satisfy a market need for excess liability and excess directors & officers insurance. Through its strategic acquisitions and entry into the global accident and health market, ACE now does business around the world with underwriting programs tracing their history back to 1792.

As an organization dedicated to providing client, shareholder and employee value, ACE fosters an environment of professional excellence that enables its employees to deliver on the ACE promise to be creative, agile, innovative and ethical in meeting the needs of their customers and producers.

The ACE Group of Companies is one of the world's leading providers of insurance and reinsurance. ACE USA is the U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA provides insurance products and services through the U.S. operating subsidiaries, and globally, through ACE global subsidiaries in over 50 countries on a locally admitted basis.

ACE USA Accident & Health is a marketing division of ACE USA, headquartered in Philadelphia. ACE American Insurance Company, the primary ACE underwriting company for accident and health insurance in the U.S., is part of The ACE Group of Companies.

ACE USA Accident & Health Division is committed to responding to the special needs of our customers with insurance solutions that provide greater stability in an ever-changing accident and health marketplace. For more information about our products and services, please visit our Web site at www.aceaccidentandhealth.com.

Key Products

Corporate Accident & Sickness Insurance

- Business Accident Insurance
- Basic 24-Hour and "Carve Out" Accident Insurance
- Voluntary Accident Insurance
- Worldwide Accident Insurance
- Global Medical Insurance

Limited Accident & Sickness Benefits

- Mini-medical Insurance
- Vision Care Plans
- Prescription Drug Plans
- Voluntary AD&D
- Critical Illness
- Dental Indemnity
- Trip Travel Insurance
- Hospital Indemnity Insurance

Occupational Accident Insurance

- Blanket Occupational Accident Insurance
- Self-Insured Retention (SIR) Recovery
- Texas Non-subscriber Occupational Accident
- Primary Employers Indemnity Insurance

Special Risk Products

- Student Accident
- Participant Accident
- Student Health

The Advantages of Doing Business with ACE Innovation

Our entrepreneurial business philosophy and expert industry knowledge allow us to remain flexible in finding the right solution.

Superior Solutions

Blanket accident medical benefits and optional AD&D, dental, and disability benefits for group-sponsored activities or special events.

Global Protection

The ACE global network can satisfy the insurance needs of companies operating worldwide.

Financial Strength

Consistently high ratings from A.M. Best and Standard & Poor's reflect our financial strength and our ability to meet our obligations to our customers.

A.M. Best	A ⁺
Standard & Poor's	A ⁺
Moody's	A ²
Fitch	A ⁺

