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ACE USA Launches Green-Specific Contractors Insurance Program

PHILADELPHIA, April 13, 2009 – ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, today announced the launch of ACE Green CPLSM, a Contractors Pollution Liability program, which addresses the growing risks and potential exposures faced by contractors as they begin to access federal stimulus dollars and experience increased construction activity. This green-specific insurance program is designed to cover contractor and sub-contractor environmental and pollution-related exposures. The product can also be tailored for Leadership in Energy and Environmental Design (LEED)-certified building projects as an Owner-Controlled Pollution Insurance Program (OCIP); a Contractor-Controlled Pollution Insurance Program (CCIP); or a standalone Contractors Pollution Liability Project placement.

The ACE Green CPL program is available to producers through the ACE Environmental Risk underwriting team. Risk engineering for these policies includes environmental audits and assessments by Hygienetics, an environmental consulting subsidiary of ESIS, Inc., a risk management services company, and part of the ACE Group of Companies. ESIS and Hygienetics also offer a full range of environmental consulting services.

“ACE continues to provide innovative environmental liability products and services in response to market demand,” said William P. Hazelton, Senior Vice President, ACE Environmental Risk. “With the new resources provided through the American Recovery and Reinvestment Act, contractors who are awarded stimulus grants will be required to incorporate green elements as part of new construction and renovations

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to existing commercial and residential buildings as well as construction related to renewable energy projects. ACE's green-specific insurance coverage and dedicated environmental claims handling respond to the potential for increased environmental exposure, with the anticipated construction growth stemming from the availability of federal stimulus dollars.

Product Highlights:*

- Expanded insuring agreement, which includes automatic coverage for transportation exposures and completed operations
- Coverage available for fungi and legionella pneumophila
- Option for blanket non-owned disposal sites coverage
- Limits available up to \$50 million
- Premium discounts for LEED-certified building projects
- Total policy term of up to thirteen years, including both project period and completed operations

ACE Environmental Risk offers a full range of environmental liability insurance solutions designed to minimize bottom line impacts and facilitate a policyholder's hands-on risk management for those liabilities. ACE Environmental Risk's liability product offerings include premises pollution liability, contractor's pollution liability, and remediation cost containment programs. These programs are primarily distributed through the retail brokerage community to the commercial market.

To learn more about ACE Green CPL, please contact Gerry Rojewski at (215) 640-5919 or gerry.rojewski@acegroup.com or visit www.aceusa.com.

*Product highlights are summaries only; please see actual policy for terms and conditions. Products may not be available in all locations and remain subject to ACE Environmental Risk's underwriting criteria.

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Organized in 1953, ESIS, Inc. (ESIS) provides sophisticated risk management services designed to help reduce our clients' total cost of loss. ESIS takes a holistic approach that blends people, process and technology to offer programs that are customized to meet each client's needs. ESIS is part of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE), and is rated A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's. ACE USA, through its underwriting companies, provides insurance products and services throughout the U.S.



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Additional information on ACE USA and its products and services can be found at www.aceusa.com. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.