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# News Release

## FOR IMMEDIATE RELEASE

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### **ACE Westchester Offers Expanded Environmental Coverage for Contractors and Consultants**

PHILADELPHIA—May 24, 2010 – ACE Westchester, the ACE Group’s U.S.-based wholesale-focused property & casualty operation, today officially launched its new ACE Westchester Elite<sup>SM</sup> Contractors Pollution Liability (CPL) form. The new form is designed to offer expanded environmental coverage that will address the growing complexity of risks and exposures faced by environmental contractors and environmental consultants.

This enhanced ACE Westchester form is available as a stand-alone CPL policy, or as part of ACE Westchester’s Contractors Pollution Package policy. Expanded coverages apply to the General Liability, Contractors Pollution Liability, and Professional Liability coverages.

The new, occurrence-based ACE Westchester Elite form enhances many coverage provisions, including -- but not limited to -- the following key highlights:

- The “pollution condition” definition is expanded to include: mold, medical, infectious, or pathological wastes; electromagnetic fields, low-level radiological matter, and viruses and bacteria, including *Legionella pneumophila*
- Emergency response expense is included, whether incurred using third-party responders, or the insured’s employees
- Cleanup costs include replacement costs and recommendations of environmental consultants
- Additional enhancements are available by endorsement, including, but not limited to, sudden and accidental premises pollution, non-owned disposal site coverage, and bailment coverage for certain classes of business

“ACE Westchester continues to provide our brokers with innovative environmental liability products and services,” said Barbara Deas, President, ACE Westchester Environmental. “These policy enhancements have been designed to provide the flexibility needed to meet the unique needs of today’s contractors and consultants

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## ACE Westchester Now Offers Expanded Environmental Coverage for Contractors and Consultants

as they operate in a changing environmental marketplace. With our specialized team of environmental and insurance professionals, and our centrally-managed network of risk control and claims professionals, we are well-positioned to service the risk management needs of our clients.”

ACE Westchester’s Environmental Division provides environmental liability products and services, and offers policies that include: General Liability, Products Pollution Liability, Contractors Pollution Liability, Professional Liability and Premises Pollution Liability coverage. Separate policies may also be provided in conjunction with the above to cover Business Auto and/or Follow-Form Excess Liability exposures. In addition, Hazmat Transporters are eligible for Fleet, General Liability, and Premises Pollution coverage.

ACE Westchester is the U.S.-based wholesale-focused operating division of the ACE Group, headed by ACE Limited (NYSE: ACE), and is rated A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor’s. ACE Westchester, through its underwriting companies, provides insurance products and services throughout the U.S. Additional information on the ACE Westchester Elite Form and ACE Westchester’s entire suite of products and services can be found at [www.acewestchester.com](http://www.acewestchester.com). For more information, please contact Barbara Deas at (678) 795.4229 or e-mail at [Barbara.deas@acegroup.com](mailto:Barbara.deas@acegroup.com).

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*Celebrating 25 years of insuring progress, the ACE Group is a global leader in insurance and reinsurance serving a diverse group of clients. Headed by ACE Limited (NYSE:ACE), the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at: [www.acegroup.com](http://www.acegroup.com)*