ACE Recreational Marine Insurance®

Marine Advisory Services

Experienced marine specialists providing valuable technical support and customer assistance.

A key ingredient in the success of any insurance organization is minimizing losses. Yet we all recognize the potential for accidents and losses exists, so effectively managing marine risks to help prevent a loss is equally important. Our Marine Advisory Services (MAS) team of highly qualified marine surveyors, engineers and loss control experts are available to assist our insured customers with marine surveys, technical questions and in some cases, onboard consultation.

The ACE MAS team is well-schooled in the important technical aspects of the marine industry, from the most current yacht designs and related NFPA and ABYC standards to the latest trends in boating destinations and how best to arrive there safely. Working directly with leaders in the boating world, our MAS staff is among the first in the industry to learn of new vessel features, potential maritime hazards and U.S. Coast Guard regulations related to yachts and boats.

Advantages of Working with ACE's Marine Advisory Services

Leading this team of marine specialists are experienced managers who recognize that continued success means more than relying on our storied history and respected technical skills, no matter how impressive. ACE's innovative management and MAS teams comprise graduates of the prestigious maritime academies and include former U.S. Navy, Coast Guard and Merchant Marine officers, as well as many who are avid and experienced boaters themselves. Our experts are consistently asked to serve as speakers at marine industry forums and are often quoted as expert sources in boating publications. As a customer of ACE Recreational Marine Insurance, you can benefit from this wealth of experience and knowledge.

Marine Advisory Services: Activities and Services

We have long been a leader in promoting maritime safety, and as such ACE is proud to offer the unique expertise and support of MAS as a complimentary and important benefit to our customers.

- Underwriting surveys conducted by highly qualified recreational marine experts.
- Provides valuable information to customers on a wide range of topics, including hurricane and storm preparedness, moorings and winterizing of boats, gathered through years of hands-on boating experience.
- Updates to customers on the latest U.S. Coast Guard regulations and boating safety tips.
- Select onboard consultations to provide technical reviews and recommended measures to help prevent losses.
- Assistance locating qualified and professional independent surveyors throughout the country.
- Ongoing cooperation with the underwriting team to identify loss trends and industry conditions, thereby helping to ensure accurate pricing and coverage for our customers.
- Available to speak at boat shows, boater rendezvous and various other marine industry forums.

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Activities and Services (continued)

- Consultation and assistance while working with our insured customers and ACE's Marine Claims & Recovery to provide the best possible outcome after a loss.
- Participation in professional organizations such as IAMI (International Association of Marine Investigators) and NAMS (National Association of Marine Surveyors).
- Ongoing training with our underwriters to identify marine trends, current technologies, new safety precautions and devices or even new risks posed to boaters.
- Active participation in numerous ABYC Project Technical Committees and the NFPA 302 and 303 Standards Committees, enabling us to affect safety standards of pleasure yachting and boating, based on real-world experiences.
- Online tips and information, and personalized customer support through Technical Questions, available at www.acemarineinsurance.com.

Contact Information

Policyholders should contact their ACE Recreational Marine Insurance agent or broker for a referral to a Marine Advisory Services team member in their area. Agents and Brokers should contact their regional ACE Recreational Marine Insurance Underwriting Office for more details.

For additional information, please visit our website: www.acemarineinsurance.com

ACE Recreational Marine Insurance is the marine marketing and underwriting division of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies. Insurance policies issued by ACE Recreational Marine Insurance are underwritten by the insurance companies of ACE USA that are rated A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's. Company ratings as of June 1, 2008.

The information, material and descriptions contained herein are intended only as a general overview of certain types of insurance or insurance-related services provided by ACE Recreational Marine Insurance. The description(s) of insurance services herein shall not amend, modify, replace, alter, or otherwise change the actual terms or conditions in any policy issued by the insurance companies of ACE USA. Please consult your policy for precise terms, limits, exclusions and conditions. The insurance coverage(s) and/or program(s) described herein are available to qualified customers of ACE Recreational Marine Insurance only and coverage may not be available in all states. Services and activities performed by MAS are subject to availability and may be changed, altered, amended or cancelled without prior notice.

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