



## Automobile Coverage Comparison: ACE Platinum Portfolio vs. Massachusetts Bureau



Coverage	Massachusetts Bureau	ACE Platinum Portfolio
<b>Worldwide Non-Owned Physical Damage</b>	Limited to United States, Canada, and Puerto Rico	Yes
<b>Loss of Use of Your Car (transportation expenses)</b>	\$15 per day up to \$450. Higher limits are available \$100 per day up to \$3,000	\$10,000
<b>Loss of Use of a Non-Owned Car (lost income for rental co.)</b>	No	\$10,000
<b>Trip Interruption (meals, lodging if stranded)</b>	No	<ul style="list-style-type: none"> <li>▪ \$1,500</li> <li>▪ Must be more than 50 miles away from home</li> <li>▪ Up to 2 overnight stays</li> </ul>
<b>Lock replacement</b>	No	Reasonable costs to replace locks when keys are lost/stolen
<b>Road Service</b>	Costs are included in towing limit	Reasonable costs
<b>Towing</b>	\$50; limits available up to \$100	Reasonable Costs
<b>Accidental Airbag Deployment</b>	No	Yes
<b>Full Window Glass</b>	Only as a result of a theft claim	Yes
<b>GAP (Auto Loan/Lease)</b>	No	Yes
<b>New Vehicle Replacement Coverage</b>	No	Yes
<b>Agreed Value</b>	Yes	Yes
<b>Deductible Reserve</b>	No	Yes
<b>Liability Limits</b>	Only split limits available	Split and CSL limits available
<b>Liability for Rental Vehicles</b>	Yes	Yes

**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. ACE Private Risk Services policies issued by Bankers Standard Insurance Company. 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 and AA- (Very Strong) by Standard & Poor's. Company ratings as of January 1, 2011.