



Primary Employers Indemnity Insurance

ACE USA Accident and Health offers a cost-effective and innovative alternative to private employers who opt out of the Texas Workers' Compensation program. ACE's Strategic Texas Employer Protection program provides Primary Employer Indemnity (PEI) insurance while working with covered employers to make their businesses safer places to work. ACE's experienced claim administrators work with employers to manage claims and control their exposure, claim costs and the lost productivity associated with job-related accidents.

Benefits

Occupational Accident Coverage

- Accidental Death, Dismemberment and Paralysis Benefits
- Accident Medical Expense Benefits
- Accident Disability Income Benefits (75% up to \$600 weekly maximum benefit)

Employer Indemnity Coverage

- Amounts paid to obtain a release of liability or settle a claim
- Amounts paid to satisfy a judgment
- Reasonable defense costs and expenses related to mediation or arbitration of a claim for workplace negligence brought by a covered employee as the result of a covered accident

Limits

Combined Single Limits up to \$1 million per covered person; \$10 million per occurrence; Policy Aggregates up to \$25 million

Deductibles and Coverage Periods

Minimum Deductible is \$1,000

52,104 or 156-week Coverage Periods available

Additional Benefits (Available as an option)

- Owned Aircraft Coverage
- Pilot and Crew Member Coverage
- Waiver of Subrogation

Underwriting Criteria

- Minimum number of employees: 5
- Minimum Monthly Premium: \$500
- Maximum Payroll: \$60,000 annually (\$5,000 monthly)
- Employer must submit ERISA Plan Document for review
- Includes mandatory binding arbitration and Sunset and Commutation Clauses

This information is only a brief description of the products available.

Please contact Accident Insurance Services and we will work with you to customize an insurance program that will best meet your specific circumstances. Visit www.ais-insurance.net or call 800-880-2515 to find out more about the product and service we offer.

ACE USA Accident & Health is a marketing division of ACE USA, headquartered in Philadelphia. ACE USA is the US-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE USA Companies are rated "A" by A.M. Best. ACE USA is a leading provider of property, casualty and accident & health insurance, financial products and risk management services through certain U.S. operating subsidiaries. Additional information can be found at www.aceaccidentandhealth.com.

