



# ACEC

BUSINESS INSURANCE TRUST

Business & Professional Liability Insurance

*Engineering Innovative Solutions Since 1983*

## ACEC BIT – What Have You Done For Us Lately?

These days keeping your firm's budget on track is a top priority. That's why it makes sense to compare the prices and quality of your business insurance. Make it a priority to speak with a Marsh representative about the NEW program enhancements **TODAY!**

### Enhanced Business Owners Coverage:

- Technology is replacing hard-copy drawings: Increased limits are therefore available for computer and media at no additional premium.
- More work is being performed outside the office: Loss of business income limits for claims occurring at job sites have been added.
- Consulting Engineers property form now includes equipment rental reimbursement limits.

### Commercial Auto Enhancements:

- Loan Gap Coverage—The entire loan balance will now be covered on totaled vehicles even when their value is less than the balance of your loan.
- Hired Auto Physical Damage—You can now rest assured that your policy will provide coverage in excess of a hired driver's personal auto policy up to your Auto Physical Damage Limit.
- Hybrid Payment Coverage—When you go green and replace your totaled gas-powered vehicle with a hybrid auto, your commercial auto policy will pay an additional 10% of the actual cash value.

### New Payroll Options:

Effective mid-December, we will be introducing a new payroll billing option, XactPAY Xpress<sup>SM</sup>, to extend our "pay-as-you-go" options.

Our new, easy-to-use, self-reported payroll solution will be available at no cost and will help customers:

- Eliminate large down payments
- Manage cash flow, especially to businesses having seasonal payroll fluctuations
- Eliminate billing charges
- Mitigate audit surprises by basing workers' compensation premium charges on actual, real-time payroll numbers

### Additional Enhancements:

- Potential Dividend on workers' compensation premium\*
- Management Liability Program
- More competitive pricing

**Call your dedicated ACEC BIT Sales Professional Today:**

**1-800-338-1391**

**www.acecbit.com**

**MARSH**

AR Ins. Lic. #245544  
CA Ins. Lic. #0633005

\*Participation in a dividend plan is subject to availability in each state. Dividends can only be declared by and are payable at the discretion of the Board of Directors of the applicable Hartford insurance company subsidiary after expiration of a participating policy. Dividend payments may not be guaranteed and shall be made from earned surplus.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford.

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