

ACD ULTIMATE ADVANTAGE



It Can Happen to You!

Having the right coverage is never an accident.

ACD Members who choose the only ACD endorsed Insurance Program benefit from industry specific coverage enhancements and dedicated underwriting expertise.

FOR ADDITIONAL INFORMATION

Axon Underwriting 908.947.0867 info@axonu.com

Axon is an Affiliate Member of ACD and exclusive Program Administrator for AIG EAGLE.

AIG has a 20 year relationship with ACD and is a Diamond Corporate Sponsor and Strategic Planner.







ACD Member Claim Examples

Release of Chemicals During Transfer: A chemical manufacturer was transferring Ferric Chloride from a rail car to a truck trailer, when 10,000 gallons of product was released to the surrounding environment, as a result of an incorrect hose fitting. The release caused widespread damage to surrounding environment, triggering an extensive emergency

Total damages were \$30,239

clean up.

Contamination During Shipping: A chemical service company was accused of contaminating a customer's fuel additive product during shipping, leading to alleged damages for the product's value, disposal, storage, testing and transportation costs.

Total Indemnity Paid: \$657,163

Supply Chain Liability: A chemical

manufacturer and distribution company was in a supply chain for a crop application when an upstream handler alleged that the product was off-spec and caused damages, including its storage and disposal. The contamination was not due to the chemical company's handling of the product and the responsible party was pursued for the damages.

Total alleged damages are approximately \$75K - \$100K

Leaking Storage Container During

Transportation: A chemical services company loaded a 55-gallon drum of 22% peracetic acid onto a trailer for transportation by a third-party carrier. The drum leaked after loading resulting in emergency response actions by the third-party carrier and allegations that the chemical services company did not correctly seal the

Total Indemnity Paid: \$75,675

Fire at a Distribution and Blending Facility: ${\sf A}$

chemical distribution and blending facility suffered an extensive fire which ruptured totes containing acetone, benzoic acid and toluene. A mandatory evacuation was ordered for nearby residents and an adjacent rail spur and rail cars were damaged.

Total Indemnity Paid: \$291,364



ACD CYBER LIABILITY

SERVICES INCLUDED TO HELP PREVENT A CYBER INCIDENT

Eligible* EAGLE insureds receive preventative tools and services included with their CyberEdge® Coverage Endorsement.

These services can help:

- Provide additional protection from ransomware
- Prevent employees from falling victim to phishing attacks
- · Block attackers from entering an insured's infrastructure

Please visit www.aig.com/cyberriskconsulting for a full listing of services.

EXPERIENCED CLAIMS HANDLING WHEN IT MATTERS MOST

Security and Privacy Liability Insurance

In the event of a cyber incident (even if only suspected), insureds should immediately call AIG's 24/7 Cyber Claims Hotline at 1-800-CYBR-345 (1-800-292-7345). Our Cyber Claims Team will assist insureds with the coordination and implementation of their pre-determined response plan, engagement of any necessary vendors to identify immediate threats and start the restoration and recovery processes.

APPLICATION REQUIREMENTS

Businesses seeking Cyber Liability insurance with their EAGLE policy need to complete a cyber application (in addition to an EAGLE application) with the guidance of their broker.

- Applicants interested in limits >\$250K need to complete the interactive AIG Cyber Application.
- Applicants interested in limits <\$250K may complete either the interactive AIG Cyber Application or EAGLE Cyber Application.

Applicants submitting the interactive AIG Cyber Application are entitled to receive AIG's Summarized Assessment Report (SAR), which provides a high level view of the applicant's cyber maturity. Upon purchasing coverage, insureds receive an Executive Summary Report (ESR), with an in-depth, detailed analysis of their cyber maturity, updated monthly. AIG's Cyber Risk Consultants are also available to review ESRs with clients.

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