

ACEC BIT Choice Auto and Home Program

Customized Solutions Created Exclusively for ACEC Member Firms and their Employees

ACEC

BUSINESS INSURANCE TRUST
Business & Professional Liability Insurance

The ACEC Business Insurance Trust (BIT) Choice Auto and Home Program, a voluntary benefits program, is now available to ACEC Member Firms. You could receive reduced premiums on a wide array of insurance policies, including auto, home, boat, personal excess liability, renters, and many others. Save time and money by purchasing auto and homeowners insurance through the ACEC BIT Choice Auto and Home Program.

Get competitive quotes from 4 of the nation's leading insurance carriers: MetLife Auto & Home® Safeco, Liberty Mutual, Travelers, and compare premiums with one phone call. Plus, take advantage of these special program features:

- Special group rates
- Convenient payment options such as credit card, direct bill or bank account deduction by electronic funds transfer (EFT)
- Dedicated customer service center

**EXCLUSIVELY FOR
ACEC MEMBER FIRMS**

Call **1-800-557-5086**
For Your Custom Quote Today

Auto Insurance

What's covered*:

- **Liability.** Applies to property damage or injuries that you cause to others while driving.
- **Medical.** Applies to medical treatment for you and your passengers if you were in an accident.

- **Collision/comprehensive.**

Collision covers the damage to your auto up to the actual cash value of your auto in an accident that you cause. Comprehensive value covers** other kinds of damage or loss from theft, vandalism, fire, glass breakage, etc.

- **Uninsured/underinsured drivers.** Applies to your costs if a driver cannot pay for injuries to you and/or your passengers.

- **Other options.** Towing and rental reimbursement are available, too.

Other types of policies:

- ✓ Motorcycles
- ✓ Recreational vehicles (campers, utility trailers)
- ✓ Boats



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**YES! I want to learn more about
the ACEC BIT Choice Auto and
Home Program**

Name _____

Company _____

Address _____

City _____ State _____ ZIP _____

Phone _____ Fax _____

E-mail _____

Please provide the following so we can contact you at the appropriate time:

of Employees _____ # of Branch Offices _____



**Give your
completed reply
card to a Business
Insurance Trust
Representative,
drop the card in
the mail, or contact**

1-800-557-5086
www.acecbit.com

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Home Insurance

Home insurance generally covers* the losses sustained to your home, other structures, and your home's contents. If you must repair or replace property that is damaged, destroyed, or stolen, your insurance would generally pay for all, or part of, the covered loss (subject to your deductible). If you rent a house, condo, or apartment, your coverage would protect the contents of your home; you'd also get liability coverage.



Coverage typically included in a home insurance policy:

- **Dwelling** – covers your residence and an attached garage
- **Other structures** – covers a detached garage, shed, barn, or fence
- **Personal Property** – covers the contents of your home
- **Personal Liability** – covers bodily injury and property damage for which you are legally responsible. Helps to pay for expenses created in the event that a physical injury or accidental damage to someone's property is caused by you, residents of your household, or your pets.
- **Additional living expenses** – pays for those extra living expenses if you have to move out of your home during repairs

It is easy to get free, no-obligation quotes. Just have the following information available when you call **1-800-557-5086** or visit **www.acecbit.com**

- ✓ Your current auto and home policy information
- ✓ Vehicle identification numbers
- ✓ Year, make, and model of your vehicle(s)
- ✓ Your driver's license number
- ✓ Year your house was built
- ✓ Square footage and special features of your house

Fast Application

Your coverage could begin as early as the next day. Just contact a representative — it is that simple. Plus, your coverage is portable (subject to applicable law, underwriting guidelines, and local availability, if you move interstate upon termination or retirement from your group).

*See policy for restrictions.

**If you have Collision Coverage through MetLife Auto & Home, in all states other than MA and NC, under Replacement Cost for Total Losses, you get replacement cost of your car, subject to your deductible. See policy for restrictions. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. © 2008 MetLife Auto & Home. L04087586(exp0311)[All States]

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company, Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify.

Discounts and credits are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. Coverage provided by and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

Marsh Affinity Group Services, a service of Seabury & Smith, receives compensation for services to provide this program. These services may include enrollments, ongoing servicing, billing, marketing, brokerage, customer administration and claim servicing and communications. Refer to www.personal-plans/acecautohome.com or call us 1-800-557-5086 at for specific details.

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In Texas, auto insurance will be offered by Travelers MGA and underwritten by Consumers County Mutual. In NJ, auto insurance policies are underwritten by Travelers Auto Insurance Co. of New Jersey, a single state, independent subsidiary of the Travelers Indemnity Company. Coverages, discounts and billing options are subject to state availability, individual qualifications and/or the insuring company's underwriting guidelines. ©The Travelers Companies, Inc.

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Give your completed reply card to a Business Insurance Trust Representative, drop the card in the mail, or contact

1-800-557-5086
www.acecbit.com

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BUSINESS REPLY MAIL

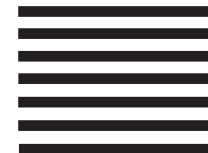
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