

The logo for AIG eXtra, with 'AIG' in white and 'eXtra' in a light blue color. The 'X' in 'eXtra' is stylized with two parallel lines.

AIG eXtra

Trade on with AIG and Acturis

A simpler way to trade



Trade On with AIG and Acturis!

We know from our market feedback that brokers attach high value to our differentiated products for their SME clients. At the same time, many brokers also want the option to be able to transact these products in an e-tradable open market environment.

This is why we are continuing to invest in delivering many of our best products through Acturis - reinforced with excellent back-office support for referrals and queries from our dedicated Broker Service Centre, and all backed by the skill and expertise of our claims teams.

This booklet outlines the outstanding digital products we have on Acturis, as well as the strong human support you can expect when you trade with us. If you would like to know more contact your local AIG office, and [find out more here](#) if you are interested in an AIG Agency.

[Click for more...](#)



Commercial Combined

Comprehensive Combined Policy



Multi-section policy providing a range of covers for SMEs up to £10m turnover. It incorporates cover under at least two sections including Material Damage and Employers Liability.

Headlines



Appetite

Manufacturing, Warehousing, Cafés, Metal Working, Equipment and Tools, Food and Drink, Pubs, Restaurants, B&Bs.



Claims excellence rapid response

First-party property claims under £3,000 can be resolved quickly over the phone or via the internet.



Claims excellence major losses

After a major property claim we will confirm coverage as quickly as reasonably possible and once confirmed, will provide working funds of up to 50% of our share of the agreed estimate within 7 days for repairs, clean-up costs and extra expense.



Core covers

Core coverage of up to £15m Employers' Liability and £5m All Risk Material Damage limit online, higher limits may be available on request.



Optional covers

Optional covers include: PL/Products Liability, BI, Money, Terrorism, Employee Dishonesty, Goods in Transit, Loss of License, Legal Expenses, Equipment Breakdown, Employee Accident benefits.



Virtual Medical Care

Unlimited 24/7 online and telephone access to GPs for insureds and their families to discuss medical conditions, referrals, prescriptions, second opinions.

[Learn more...](#)

[Commercial Combined product summary](#)

[Commercial Combined summary movie](#)



CyberEdge[®]

Cyber Liability Insurance



Comprehensive cyber insurance package with first and third party cover, cyber loss prevention advice, responsive guidance during an incident and post event consultancy services.

Headlines



Target market

Most business sectors (not social media or crypto currencies).



Claims excellence

AIG has handled thousands of cyber claims. This expertise, staying abreast of new cyber exposures, ensures that clients are in the safest hands whenever they face a cyber loss.



3 easy-to-transact bundles

All include Cyber Liability and cover to get clients up and running after a cyber event. Upgrading to the "Impact" option includes network interruption and cyber extortion, while the "Complete" option also covers interruption by clients' Outsourced Service Providers.



Cyber loss prevention

A host of cyber training and cyber loss prevention tools and services are available to clients paying over £900 premium.



First Response

An outstanding market differentiator for CyberEdge providing expert legal and IT forensics within 1 hour of ringing our hotline whenever clients have (or suspect) a cyber incident. No policy retention for 48 hours.

[Learn more...](#)

[CyberEdge product summary](#)

[CyberEdge summary movie](#)



PrivateEdge

Directors' and Officers' Liability Insurance



D&O for private companies, partnerships and not for profit organisations with optional Employment Practices Liability, Crime, Pension Trustee Liability and Employee Benefits Liability.

Headlines



Target market:

All business sectors.



Claims excellence:

AIG has one of the industry's most experienced D&O claims teams. Whatever kind of management liability claim a client faces we'll have seen something similar before.



No Employment Practices retention:

No retention for Employment Practices claims for clients who have contacted the legal helpline and are subsequently represented by a member of the PrivateEdge Legal Panel.



Legal advice:

Complimentary D&O legal advice from a top 50 UK law firm on any issue a client feels could lead to a PrivateEdge claim.



Reputational protection:

Assistance to help clients communicate clearly and professionally internally and externally in respect of a claim or other crisis significant event.



Security response upgrade:

24/7 access to expert security consultants to give directors immediate guidance following a crisis impacting staff e.g. terrorism, violent crime.

[Learn more...](#)

[PrivateEdge product summary](#)

[PrivateEdge summary movie](#)



Excess Protect

Excess of Loss Insurance



Cover for any combination of excess Public Liability and Products Liability, excess Employers' Liability or excess Motor (Third Party Property Damage) Liability.

Headlines



Claims excellence

Long-tail liability losses often take years to finalise. Our expert complex casualty claims handlers have many years' experience in helping businesses through these challenges.



Crisis containment

Rapid, professional and consistent internal and external communications assistance after a major incident, helping to protect and maintain a client's reputation.



Target market

Most business sectors.



Flexible single policy

A single policy for multiple exposures simplifies administration, whilst reducing the potential for gaps in cover.



NEW FROM APRIL 2021

“Aggregate Limits Step Down”

If losses erode the aggregate limit on any of its underlying policies. Cover against proportional reduction to a claim because of an accidental breach of duty of Fair Presentation (see product summary for details).



High limits

We can write 100% of many clients' excess liability exposures reducing the need to arrange co-insurance and multiple excess layer policies.

[Learn more...](#)

[Excess Protect product summary](#)

[Excess Protect summary movie](#)



Lifeline Plus

Group Personal Accident and Business Travel Insurance



Personal Accident and Travel insurance plus a wide range of medical and assistance services to help keep travelling employees safe.

Headlines



Target market

All business sectors except professional sports.



Claims excellence after an accident

Our specialist personal injury team confirms cover as quickly as possible after an accident and then commences payments within 24 hours.



Claims excellence worldwide

We look after our customers ourselves worldwide (no outsourcing) via AIG Travel: 24/7 help for luggage, medical, accommodation or any other travel assistance.



NEW FROM MARCH 2021

Additional cover

Cover if travel regulations change, additional infectious disease cover and cover for quarantine on return home.



Travel assistance app

Keeping travellers safe and informed through security notifications and quick-call assistance services.



Travel awareness training

Award-winning pre-trip awareness training to support employers' duty of care obligations.



Virtual Medical Care

Unlimited 24/7 online and telephone access to GPs for consultations to discuss medical conditions, referrals, prescriptions and second opinions.



"People Risk" option

Upgrade option including Kidnap and Ransom and a host of crisis protection covers for employees (e.g. stalking, assault, terrorism).

[Learn more...](#)

[Lifeline Plus product summary](#)

[Lifeline Plus summary movie](#)



CargoGuard

Goods in Transit Insurance



Annual 'All Risks' cover on Institute Cargo Clauses 'A' basis for domestic and international transits by sea, air and land.

Headlines



Target market

Owners of goods moved domestically or internationally e.g. manufacturers, suppliers, exporters, importers, wholesalers and retailers.



Claims excellence

We have a wealth of claims experience dealing with cargo in transit losses. (For 1st party cargo claims up to £10,000 our claims handlers can issue payments immediately subject to coverage and review of just 5 documents.)



Warehouse to warehouse

Covers goods from initial movement from a warehouse to delivery at the final destination including any intermediate stages (e.g. during packing or while holding at an intermediate destination) and beyond if damage is not found until items are unpacked.



Additional built-in covers

CargoGuard also includes cover for samples or tools that are kept overnight in private vehicles and houses (e.g. by sales reps or engineers). Cover is also included for up to 30 days for the installation, duration, dismantling and temporary storing of items at exhibition sites.

[Learn more...](#)

[CargoGuard product summary](#)

[CargoGuard summary movie](#)



Retail Package

Retailers Insurance



Broad and flexible insurance cover for Retailers with a turnover of up to £5m and up to 5 locations.

Headlines



Target market

Coffee shops, bakeries, hairdressers, barbers, sandwich bars, cafes (no deep fat frying), nail bars, butchers, clothes, shoes, hardware, florists, general stores, furniture, newsagents.



Claims excellence rapid response

First-party property claims under £3,000 can be resolved quickly over the phone or via the internet.



Claims excellence major losses

After a major property claim we will confirm coverage as quickly as reasonably possible and once confirmed, will provide working funds of up to 50% of our share of the agreed estimate within 7 days for repairs, clean-up costs and extra expense.



Core covers

“All Risks” Material Damage, Business Interruption, Employers’ Liability, Public and Products Liability, Money and Personal Accident (Assault), Equipment Breakdown, Directors’ and Officers’ (for limited companies).



Optional covers

Specified “All Risks”, Goods in Transit, Group Personal Accident (Employment Related Accident Benefit), Employee Dishonesty, Legal Expenses, Terrorism.

[Learn more...](#)

[Retail Package product summary](#)

[Retail Package summary movie](#)

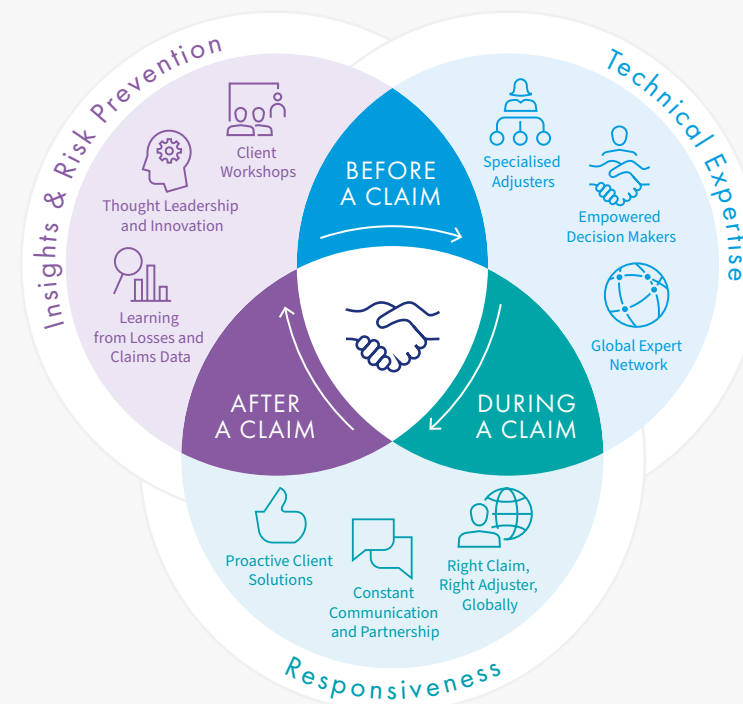
The Human Touch

An e-trading platform is only as good as the people that support it. At our e-trading broker service centres we have dedicated teams with underwriting authority that empower you to trade.

Broker Service Centre

Our centres at Manchester and Birmingham are committed to supporting your business. Through a coordinated service approach, our e-trading support and underwriting teams work seamlessly together to provide a timely and effective response to your queries and referrals.

Specialist underwriting teams in Accident and Health, Excess of Loss, Financial Lines, Marine, package and Cyber all have the authority required to offer fast-track referrals for complex underwriting requirements that fall outside of Acturis's automated boundaries.



Claims

Being subject to a claim can be a challenging and disruptive experience for your client. However big or small, our priority is to resolve a claim as quickly as possible, whilst providing your clients with the personal and proactive support they need to get their business back on its feet.

Not only will we help a business when a claim occurs, but we can also help businesses mitigate potential claims before they occur. Through our global claims data, fraud trend analysis and expertise around new exposures, we help businesses reduce and manage risks more effectively.

aig.co.uk/etrade



American International Group, Inc. (AIG) is a leading global insurance organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).