



AIG Commercial Combined

Trade on **AIG eXtra** and Acturis

AIG's Commercial Combined policy is a multi-section policy providing a range of the essential covers purchased by small to medium sized businesses. It includes Material Damage cover as standard with a range of optional sections which must include at least Employers' Liability or Public/Products Liability. All other sections are optional purchases. The policy is suitable for businesses with turnovers up to £10,000,000.

Key Highlights

- Material Damage – All Risks cover
- Specified All Risks – worldwide cover
- Equipment & Computer Breakdown available
- Glass cover unlimited
- Goods In Transit – £10,000 (higher limits available)
- Money during business hours and in transit – £12,500 (higher limits available)
- Seasonal Increase – 30% of stock
- Deterioration of stock – £15,000 any one unit
- USA/CAN Exports up to 20% of turnover/£2m (available on referral)
- Keys & Locks – £10,000
- Medical & Vocational Rehabilitation
- Virtual Medical Care for eligible customers
- Unlimited number of locations subject to overall policy sum insured limit
- Talk to us about non-standard extensions such as specified suppliers

Target Risk Profile

Maximum turnover	Up to £10m
Material Damage limits of cover	Up to £5m*
Business Interruption sums insured	Up to £5m*
Employers' Liability limits of cover	£10m
Public/Products Liability limits of cover	Up to £5m (for most trades)
Standard excess	£250

Standard Cover:

- Material Damage
- Required Cover:**
- Employers' Liability and/or
 - Public/Products Liability

Optional Covers:

- Business Interruption
- Money
- Employee Dishonesty
- Equipment Breakdown
- Legal Expenses
- Loss of Liquor Licence
- Employee Related Accident Benefits
- Terrorism
- Goods in Transit

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Appetite



Preferred Risks

- Manufacturing
- Metal working
- Equipment & Tools
- Many food & drink trades
- Warehousing (up to 6 metres)
- Restaurants
- Café (Deep fat frying up to 40 litres)
- Public Houses
- Bed & Breakfast



Avoided Risks

- High hazard manufacturing
- High hazard warehousing
- Charities
- Clubs
- Hotels
- Care homes
- Gyms
- Casinos
- Nightclubs
- Education establishments
- Sports
- Contractors
- Waste processing

Claims Excellence

Being subject to a claim can be a challenging and disruptive experience. However big or small, our priority is to resolve a claim as quickly as possible.

Speedy resolution of straightforward claims

First-party property claims under £3,000 can be resolved quickly over the phone or via the internet with minimal documentation by our Express claims handlers (excludes claims with a Business Interruption element or recovery opportunity).

Specialised claims adjusters

By allocating claims into our three different centres of excellence, Express, Complex and Major Loss depending on their complexity, our customers benefit through the speedy settlement of more straightforward claims – whilst gaining the right expertise and focus on larger and more technically challenging claims.

In the event of a major property claim

AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, we promise to provide immediate working funds of up to 50% of our share of the agreed estimate within 7 days for property damage/ repairs, clean-up costs and extra expense/ increased cost of working.

Experts in liability claims

AIG has been writing employers' liability and general liability risks for over 50 years. Our highly trained in house claims teams are experts in injury, product recall, disease liability and fraud.

Virtual Medical Care

Virtual Medical Care is a complimentary service available to Commercial Combined policyholders.

✓ Unlimited access to GPs for consultations and medical advice

✓ Accessible via a website, app (allowing for video consultations with a GP) or by phone

✓ Available 24 hours a day, 365 days a year

✓ Assessments by experts for complex medical cases or second opinions

✓ No claim required in order to use this service

✓ Available to the insured, their partner and their children*



Trade on: **AIG eXtra**
aig.co.uk/aigextra

Acturis

Open market 'Commercial Combined Package' question set

*Children under 18 years of age or under 23 years of age if in full-time education.

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