

# 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 incorporates cover under at least two sections including Material Damage and Employers Liability. All other sections are optional purchases. The Policy is suitable for businesses with a turnover 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
- 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
- Material Damage limits of cover
- Business Interruption sums insured
- Employers' Liability limits of cover
- Public/Products Liability limits of cover
- Standard excess

**Up to £10m**

**Up to £5m\***

**Up to £5m\***

**Up to £15m**

**Up to £5m (for most trades)**

**£250**

## Standard Covers:

- Material Damage
- Employers' Liability

## Optional Covers:

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

\* Maximum total MD + BI Limit is £10m. Individual MD or BI limits may exceed £5m upon referral.

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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

## Virtual Medical Care

- ✓ Access to a remote GP consultation
- ✓ Via phone, e-mail or video
- ✓ 24 hours a day, 7 days a week
- ✓ Must be an eligible individual
- ✓ Access to expert case management
- ✓ Review of existing diagnosis or treatment plan
- ✓ Can be used for a second medical opinion

## Claims

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.

## Other complementary AIG Products available on AIG eXtra and Acturis

Excess of Loss | D&O | Accident & Health | Marine Cargo



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

**Acturis**

Open market 'Commercial Combined Package' question set

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