



AIG Office & Surgeries Package

Trade on **AIG eXtra** and Acturis

AIG's Office & Surgeries Package is an insurance policy specifically designed for UK based small and medium sized office businesses. It provides broad and flexible cover through a range of standard and optional sections. The policy is suitable for most office occupancies with a turnover of up to £10m.

Key Highlights

- Accidental Damage/All Risks cover provided as standard for premises exposures within Material Damage.
- Specified All Risks worldwide cover available for items such as portable computers, mobile phones, tools and trophies.
- Unlimited Damage to Glass cover for the premises.
- Equipment Breakdown cover included as standard.
- Directors' and Officers' cover included as standard for a wide range of entities.
- Money in transit and at the premises during business hours included up to £10,000.
- Keys and Locks repair or replacement included up to £10,000.
- Optional deterioration of refrigerated stock up to £10,000.
- Medical and vocational rehabilitation to help injured employees back to health and work.
- Virtual Medical Care for eligible customers.
- Locums are included under the policy for Surgeries.

Target Risk Profile

Maximum turnover	Up to £10m
MD/BI combined limit	Up to £7.5m per location
Employers' Liability limits of cover	£10m
Public/Products Liability limits of cover	Up to £5m (for most trades)

Standard Covers:

- Material Damage
- Business Interruption
- Employers' Liability
- Public and Products Liability
- Money and Personal Accident (Assault)
- Equipment Breakdown
- Directors' and Officers' (for eligible insureds)
- Goods in Transit

Optional Covers:

1. Specified All Risks
2. Group Personal Accident (Employment Related Accident Benefit)
3. Employee Dishonesty
4. Legal Expenses
5. Terrorism
6. Computer Breakdown

Surgeries Specific Optional Covers:

- Visiting Bags
- Refrigerated Drugs
- Non-Refrigerated Drugs

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Appetite



Preferred Risks

AIG's appetite for office and surgery risks spans a broad range of industries.



Avoided Risks

A sample of avoid industries include:

- Building Society
- Driving School
- Internet Service Provider
- Taxi Operator

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 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 Office & Surgeries Package 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 'Offices & Surgeries Package' question set

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

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