



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

This marketing material is intended for insurance brokers and other insurance professionals for their information. For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

## 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.

**GP consultations:** 24/7 access to UK GPs for medical advice, prescriptions or specialist referrals.

**Expert case management:** second medical opinion on an existing diagnosis or treatment plan.

**Unlimited:** no claim is required. This service can be used as often as required.

**Easy access:** GP consultations can be accessed via a website, an app or over the phone.

**A family benefit:** the partner and children of the insured are also eligible.\*\*



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

**Acturis**

Open market 'Offices & Surgeries Package' question set

\* Virtual Medical Care is provided by Teladoc Health UK LTD, a company registered in England: company number 05739281 and having its registered office at Aspect House Floor 5, 84-87 Queens Road, Brighton, England, BN1 3XE. Users of Virtual Medical Care who are insured under insurance products with American International Group UK Limited (AIG UK) and its affiliates should be aware that AIG UK does not provide and is not responsible for Virtual Medical Care. To the fullest extent permitted by law AIG UK and its affiliates therefore excludes any and all liability for the contents of Virtual Medical Care, including any errors, omissions or inaccuracy of the content of Virtual Medical Care or any third party websites linked to Virtual Medical Care. AIG UK does not endorse any third party websites. AIG UK cannot accept responsibility for any advice given, or information or assistance provided through Virtual Medical Care. AIG UK and Teladoc Health are distinct and independent personal data controllers.

\*\*The insured, their partner and children (aged under 18 or aged under 23 if in full-time education) are eligible for Virtual Medical Care.