

# Excess Elite

## Sales pointers

### Long Tail Claims

Large Liability losses often take many years to finalise. A client needs to know that their Excess provider will still be around when the claim is settled. AIG is a world leader in insurance.

### High Limits

High excess limits up to £70m reduce the need to arrange co-insurance and multiple excess layer policies. All or a large part of the insured's Excess programme can be placed with confidence.

UK and Ireland only

### Crisis Containment

Crisis Containment delivers rapid, professional and consistent internal and external communications after a major incident, helping to protect and maintain the client's reputation. The cover includes staff communications, press releases, public relations strategies and media interviews.

### Quick and easy

Clients can sometimes leave their excess insurances to the last minute, or may have to respond rapidly to urgent contract. You can provide a rapid excess quote in a matter of minutes and there is no requirement to see primary wordings before going on cover.

### Flexible single policy

Excess Elite can cover any combination of excess public and products liability, excess employers' liability and excess third party property motor liability. A single policy for all these exposures simplifies administration for broker and client, whilst reducing the potential for gaps in cover.



UK and Ireland only

### Medical and Vocational Rehabilitation

Rehabilitation ensures that victims get the physiological treatment and care at the right time, trauma counselling and be provided as well as case management to co-ordinate recovery and ensure an early and safe return to work. This can protect and enhance the client's reputation following a serious incident.

### Large claims expertise

If clients do experience a claim under their excess liability policy, it could well be for a large scale incident with severe consequences for many people and organisations. AIG's Complex Casualty Unit is staffed by senior claims professionals with many years' experience in helping businesses through these challenges.

Please read the [Policy Document](#) or visit the [Excess Elite website](#) for a full description of the exclusions and cover limitations.

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