

# Key Product Benefits

## Adaptable Excess Protection, Simplified

Excess Protect can provide any combination of Excess Public and Products Liability, Excess Employers' Liability and Excess Third Party Motor Liability, depending on your clients' needs. To keep things simple we do not need to copies of underlying policies unless there is a claim.

## Flexibility and No Gaps

Excess Protect's flexibility caters for multiple exposures without compromising its simplicity. No matter how many covers are selected, they are all issued under a single Excess Protect policy wording to reduce administration and any possibility of gaps in cover.

## High Limits

We can write 100% of many clients excess liability exposures reducing the need to arrange co-insurance and multiple excess layer policies.

## Long Tail Claims Excellence

As a major excess insurer we deal regularly with large losses and know the challenges they present to a business in terms of business continuity, customer retention and investor confidence. Our team of highly experienced claims handlers has many years' experience in helping businesses through these challenges.

## Crisis Containment

Coverage for Public Relations consultancy services up to £100,000 to help the Insured handle a crisis. Cover is triggered by any event which could give rise to a claim under this policy, that's been notified using AIG's crisis hotline.

## Aggregate Limits Step Down

If claims losses erode the aggregate limit on any of its underlying policies, Excess Protect will automatically attach to the reduced aggregate limit. If losses completely exhaust an underlying aggregate limit, Excess Protect will replace the primary policy for that aggregate limit.\*

## Accidental Breaches Of Duty of Fair Presentation

If a primary insurer applies proportional reduction to a claim because of an accidental breach of duty of Fair Presentation, then Excess Protect will still attach at the agreed attachment point. This means that Excess Protect would pay the portion of the loss that would have exceeded the primary limit had it not been reduced.

[ABOUT THE PRODUCT](#) 

\*Subject to Limit of indemnity, General Definitions, General Exclusions General Claims Conditions and General Provisions

# About the Product

Headline coverages (see policy wording for details)

Excess Protect provides cover for any combination of selected excess liability coverages.

### Excess Protect cover options

- Excess Public Liability and Products Liability
- Excess Employers' Liability
- Excess Motor (Third Party Property Damage) Liability

### Crisis Containment included

- Up to £100,000 of professional PR consultancy advice and coaching following a claim

### Follow Form Coverage

Providing follow form coverage in accordance with that provided in the specified primary policy except where more specific terms are stated in the policy (or by endorsement).

### Excess Public and Products Liability

Coverage for the Insured in respect of damages and agreed costs in respect of injury or property damage caused to third parties and arising in the course of business.

### Excess Employers' Liability

Coverage for the Insured as employer for injury to their employees in the course of their employment.

### Excess Motor Liability (Third Party Property Damage)

Cover for damages and agreed costs for property damage to third parties from the use of a vehicle in the course or business.



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