



# AIG Excess Protect

Trade on **AIG eXtra** and Acturis

Excess Protect is an adaptable and straightforward excess liability risk solution. Cover can be provided for any combination of Excess Public and Products Liability, Excess Employers' Liability and Excess Motor Third-Party Damage, depending on your clients needs. To keep things simple, AIG does not need to review copies of underlying policies unless there is a claim.

## Key Highlights

### 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

AIG 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, AIG regularly deals 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.\*

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

### 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 Excess Protect\*

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

## Excess Protect cover options

### 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.

### 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).



Trade on: **AIG eXtra**  
[aig.co.uk/aigextra](http://aig.co.uk/aigextra)

**Acturis**  
Open market 'Excess Liability Combined' question set

\*Headline coverages. Please review the Policy Documents for details and list of conditions, including policy benefits, limitations and exclusions.

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