



MaxIMse

AIG's Investment Managers' Multiline Insurance package allows investment managers to tailor cover to their specific business needs.

Target Market

- UK-domiciled asset managers and funds
- AUM of up to £5bn

Capacity

- GBP/EUR/USD 20 million (for financial products)
- Includes option for separate Fund D&O limits

Benefits

- The ability to cover key professional risks with one insurer
- A flexible package with multiple coverage options
- Streamlined application process with interactive form
- Multiline discount that increases with each insurance line purchased
- Single renewal date, premium payment and dedicated claims service



Investment Managers' Multiline Insurance

Coverage Options

MaxIMse offers a collection of commercial covers that protect investment managers across a spectrum of risks.



D&O

Management liability protection for individual Directors and Officers, including defence costs and indemnity cover for actions brought by shareholders or regulators.



Professional Indemnity

Individual and entity protection for alleged errors and omissions in relation to the investment services by an investment manager.



Crime

Protection for the investment manager and the fund from theft by employees and third parties.



Cyber

Data restoration, notification costs and reputational protection services in the event of a system failure. Also technical analysis of a system after the breach and the application of controls to prevent weaknesses being exploited again.



Crisis Solution

Covers multiple threats to employees, their families and private clients, including extortion, detention, kidnap and hijack. Includes access to a crisis response consultancy.



Business Travel

Medical and emergency travel expenses, rescue and assistance, including legal expenses and personal liability.



Office Combined

Breadth of property and casualty covers including material damage, business interruption, employer's liability and public & products' liability.



Claims Scenarios

Depending on the lines of insurance selected, MaxIMse can respond to a number of scenarios.

Breach of Mandate

An investment manager breaches its investment mandate with an institutional client due to a market movement. As a result of this the fund suffers a loss. The institutional investor responds by bringing an action against the investment manager for the value of the loss.

MaxIMse will respond by providing defence costs for the claim indemnity for any liability the investment manager has for the loss.

Trade Error

An investment manager makes an incorrect input into their trading platform resulting in a significant loss to the fund.

MaxIMse will respond to any liability that resides with the investment manager and will cover the sum to put the fund back to where it would have been without the error.

Cyber

A third party attempts a denial-of-service attack that disrupts the services of an investment manager.

MaxIMse provides IT and legal services that respond to the attack and help to manage the event, as well as notification and data restoration costs that may result from the attack.

Dawn Raid

Regulators arrive at the offices of the investment manager at 8am. They believe that certain traders have been engaging in front running and ask everyone to cease activity whilst they begin collecting information on laptops and in paper files. They also begin interviewing staff.

MaxIMse provides immediate protection for costs of a regulatory response team.

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