

PRODUCT PROFILE

Liability Protect



Our Liability Protect provides any combination of Employers' Liability, Public Liability and Products Liability insurance for UK businesses of all sizes across most sectors including multinationals. As well as providing cover for traditional liability classes, Liability Protect goes beyond liability Insurance offering a range of valuable additional covers and services for AIG clients. This product profile provides a summary of Liability Protect and its cover enhancements.

Employers' Liability

Cover

- Legal Costs provided "in addition"
- Criminal Legal Expenses Limit GBP5m and provided "in addition"

Extensions

- Court Attendance Costs ([increased](#))
- TUPE Extension
- Data Protection Act Extension

Exclusions

- No Radioactive Contamination, War or Terrorism restriction

Public & Products Liability

Cover

- Policy Territory Worldwide " ([enhanced](#))
- Canadian Legal Costs "in addition" ([enhanced](#))
- Personal & Advertising Injury ([wider](#))
- Criminal Legal Expenses "in addition" and GBP5m Limit for CMCH Act

Extensions

- Court Attendance Costs ([increased](#))
- Overseas Personal Liability ([wider](#))
- Legionella ([wider](#))
- Vendors Liability
- Data Protection Act
- Joint Ventures ([enhanced](#))
- Care, Custody & Control (Working on Property) ([enhanced](#))
- Optional Extensions:
 - Asbestos Accidental Discovery ([enhanced](#))
 - Products Financial Loss ([enhanced](#))
 - USA & Canada Pollution (Time Element) ([enhanced](#))

Multinational Addendum

- DIC, DIL & Global Coverage ([enhanced](#))
- Financial Interest ([enhanced](#))
- Tax Liability ([enhanced](#))
- Residual & Excess Employers' Liability ([enhanced](#))
- Excess Automobile Liability ([enhanced](#))

Additional Provision

- Mixing or Blending ([enhanced](#))

Exclusions

- No Bodily Injury or Property Damage restriction for
 - Advice, Design & Specification for a Fee
 - Electronically Stored Confidential & Personal Information ([enhanced](#))

Affirmative Cyber

As a result of AIG's commitment to the Prudential Regulation Authority's (PRA) investigation into "silent cyber", AIG policy wordings and endorsements have been updated to ensure that there is no doubt how our coverage would respond in respect of a cyber event; injecting clarity and providing peace of mind.

Affirmative cover is now provided in respect of physical Bodily Injury and tangible Property Damage arising out of, based upon or attributable to or in any way involving, directly or indirectly a cyber event.

In addition to this, there will be no doubt how your policy will respond in the event of a data breach which may lead to claims arising in respect of your legal liability in respect of the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

Why is this important?

1. Affirmative cyber enables you to understand how your insurance policies will respond to a cyber event
2. Affirmative cyber enables you to build insurance into your cyber risk management planning
3. Affirmative cyber enables AIG to measure and understand the accumulation of our cyber risks and provide the right cover to support your business in this changing world

PLEASE REFER TO THE POLICY QUOTATION TO ESTABLISH WHICH COVERS APPLY

This is a summary of the policy and does not contain the full terms and conditions of the cover, which are found in the policy document. It is important that you read the policy document carefully when you receive it

Beyond Liability Insurance

Employment Related Accident Benefits

- Immediate, no fault payments following an accident at work
- Schedule of Benefits ranging from £2,500 to £25,000 (increased)

Product Recall

- Product Recall Costs including cost for withdrawal, restoring or replacing and Consultants
- Following a withdrawal, recall or Government Recall
- Limit £50,000

Crisis Containment

- Costs of Specialist Public Relations Consultancy to support a Crisis.
- Following a Crisis event that can create bad publicity for the business or that has the potential to have a negative financial impact
- Limit £150,000 (increased)

Clean-Up Costs

- Clean-up costs following sudden and accidental pollution incidents.
- Cover includes statutory debts for instance where emergency clean-up has been conducted by the local regulators.
- Following sudden and accidental pollution incidents for operational and new conditions
- Policy Territory EEA (wider)
- Limit £2m (increased)

Risk Consulting Services

- Health and Safety Audits
- Industry Specific Expertise
- RoSPA accredited Health and Safety e-learning system
- Specialist safety services relevant to risk exposure and industry

Claims Management Services

- Award Winning Liability Claims Service
- Proactive approach through AIG Medical Management Services
- Supporting Client Education & Loss Prevention through Accident & Disease Workshops

Cyber Liability (Optional Endorsement*)

- Cover for Data Protection Investigation and Data Protection Fines
- Cover for 3rd party losses following a Breach of Confidential Information or following a Security Failure

* Please contact your local AIG Office to learn more

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Broker Facts

Wider Cover

Liability Protect includes various cover extensions as standard such as worldwide jurisdiction, cover for property under the insured's care, custody and control, wider Legionella cover and more generous Canadian PL and products liabilities – with legal costs now covered on top of the usual policy limits.

Clarity of cover

Liability Protect is clearer throughout with transparent cover indexing, clearer cover for damage caused by mixing or blending the insureds products, explicit cover for Joint Venture liabilities and specific cover for contractual products liabilities implied at law.

Beyond liability insurance

Liability Protect goes beyond the scope of conventional liability insurance by including cover to protect your clients' reputations after a Crisis, Environmental Clean Up costs, Product Recall costs, no-fault personal accident cover for employees and an option to cover clients' third party and product liabilities caused by a cyber-event.

Risk Consulting Services

Liability Protect provides clients with access to expert risk consulting services from advice on working offshore through to on site support during business change. Policyholders receive access to our online Health and Safety training platform and we have industry experts ready to keep our clients' businesses and their people safer.

Award winning claims excellence

Every Liability Protect policy is backed by an award winning liability claims team and a commitment to proactive case management and rehabilitation. With a strong customer feedback culture, we continually assess and refine the service we provide.

Wide market

Liability Protect is for businesses of all sizes in all sectors, many of its features like its worldwide jurisdiction, its strong North American coverage and its provisions for Joint Ventures make it highly suitable for multinational businesses as well.

Multinational

A new Multinational Addendum provides clients with valuable coverage options for their Public and Products Liability multinational exposures. With flexible master policy options, strong North American coverage and a provision for Joint Ventures, Liability Protect is highly suitable for multinational businesses.



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