

# Liability - Excess Elite



Designed to protect your clients from major incidents that could exhaust their primary insurance protection, covers Employers', Public, Products and Commercial Motor liability.

## TARGET MARKET

Solutions to companies of all sizes, SME to large global organisations, with operations within AIG's appetite.

## CAPACITY & MINIMUM RETENTION

- Capacity £70m
- Minimum Attachment £1m

## SWEET SPOTS

Designed for a broad range of industrial sectors.

## CONTACT

Amanda Kennerley  
Amanda.Kennerley@aig.com

## CLAIMS SCENARIOS



### PRODUCT LIABILITY:

Contaminant in petroleum supplied to a variety of wholesalers, which in turn affected motorists' vehicles' management systems causing them to stall. The sheer number of claimants meant that the claim was settled for over £10m.



**PREMISES LIABILITY:** A commercial property owner (the Insured) let out premises to third parties (long term leases). During an inspection, the Insured's engineer noticed a leak in the sprinkler system and closed the sprinkler system down. That evening, a fire occurred, causing significant damage to the lessee's property causing over £20m in damage.



### CONTRACTING LIABILITY:

Buildings collapsed due to structural damage caused at the tunnelling phase of a major metro system. The repair of the area and reclamation of the archive material is estimated at billions of pounds.

## HEADLINES



**LIABILITY COMBINATIONS:** Covers any combination of excess public and product liability, excess employers' liability and excess third party property motor liability.



**HIGH LIMITS:** High excess limits up to £70m means we can write 100% of many clients excess liability exposures reducing the need to arrange co-insurance and multiple excess layer policies.



**OTHER SERVICES:** Award-winning medical and vocational rehabilitation services and our crisis containment solution, which delivers rapid, professional and consistent communications after a major incident.



**SINGLE POLICY:** Single policy simplifying administration and minimum premiums of £375, affordable for companies of all sizes.



**REGIONAL NETWORK:** Specific cases can be discussed with a regional network of expert casualty underwriters – just a phone call away.



**MULTINATIONAL:** AIG provides solutions for both UK and for Multinational operations.



**QUICK QUOTES:** Quotes provided in a matter of minutes. Plus, there is no requirement to see primary wordings before going on cover.



**CLAIMS EXPERIENCE:** Highly experienced claims handlers focus entirely on handling your clients' large and complex cases. We've been around for more than 95 years and we'll be around to support any long-tail losses now and in the future.

Please note: £ (GBP)

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