



# Product Profile

## Liability Protect

Our new Liability Protect product provides any combination of Employers' Liability, Public Liability and Products Liability insurance and is suitable for UK businesses of all sizes across most sectors, including multinationals. As well as providing cover for traditional liability classes of business, Liability Protect goes beyond liability Insurance offering a range of valuable additional covers and services for AIG clients. This product profile summarises Liability protect and indicates 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 (new)
- Canadian Legal Costs "in addition" (new)
- 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 (new)
- Care, Custody & Control (Working on Property) (new)
- Optional Extensions: Asbestos Accidental Discovery (new)  
Products Financial Loss (new)  
USA & Canada Pollution (Time Element) (new)

#### Multinational Addendum

- DIC, DIL & Global Coverage (new)
- Financial Interest (new)
- Tax Liability (new)
- Residual & Excess Employers' Liability (new)
- Excess Automobile Liability (new)

#### Additional Provision

- Mixing or Blending (new)

#### Exclusions

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

### 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)

#### Client Risk Solutions

- Array of Risk Solutions
- Risk Consulting Programmes
- RoSPA accredited Health & Safety e-learning system
- Products Liability Services a powerful web based risk management tool

#### 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

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

## Product Profile

# Liability Protect

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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 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 liabilities caused by a cyber-event.

### Client Risk Solutions

Liability Protect includes an array of risk management solutions from on-site industrial disease and accident investigation workshops, and online Health and Safety and product safety training programmes to full blown Risk Consulting services, all designed 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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