



Product Profile

Bailiffs and Private Investigators

We are one of a few markets with a product developed specifically for the needs of bailiffs and private investigators. Our coverage extends to provide protection for the particular exposures faced by the profession including trespass, wrongful arrest and breach of warranty of authority.

Cover Summary

Our civil liability coverage means that if a claim is made by a third party because of your professional services, and we have not excluded it, it is covered.

Our "Civil Liability" basis of cover includes:

- Wrongful Act, error or omission
- Misstatement, misleading statement
- Breach of confidentiality
- Unintentional breach of contract

Defence Costs in addition to Policy Limits (policy retention is not applicable to defence costs)

Fraud and Dishonesty

Unintentional infringement of intellectual property rights

Defamation

Worldwide territorial limits excluding North America (North American cover optionally available)

Cover is on a "claims made" basis

Cover extensions

Mitigation of loss

Court attendance costs

Lost documents – up to £100,000

Main Exclusions

USA/Canada jurisdiction

Patents & trade secrets

Bodily injury

Cover Options

USA/Canada jurisdiction

Limits

Any One Claim limit

Limits to £15 million

Primary and excess layers available

Target Market

Businesses involved in all aspects of debt recovery including bailiffs, debt collectors, private investigators – from small companies to large systems-driven operations performing outsourced credit control functions.

Underwriting Information

For primary cover:

Bailiffs Proposal Form or suitable alternative

Claims experience, including full details of all paid and outstanding matters

For Excess Layers:

Details of primary insurer & terms applied

Underlying wording

This product profile is intended as a guide only. Scope and terms are subject to the terms and conditions of the policy.

Product Profile

Bailiffs and Private Investigators

London
58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000

Belfast
Forsyth House, Cromac Sq
Belfast BT2 8LA
Tel: 02890 726002

Birmingham
Embassy House,
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471

Bristol
Ten Victoria Street
Bristol BS1 6BN
Tel: 0117 329 1065

Chelmsford
Victoria House
4th Floor, Victoria Road
Chelmsford, Essex CM1 1JR
Tel: 01245 707 400

Croydon
2-8 Altyre Road, Croydon
Surrey CR9 2LG
Tel: 020 8681 2556

Glasgow
Centenary House
69 Wellington St
Glasgow G2 6HJ
Tel: 0141 303 4400

Leeds
5th Floor Gallery House
123-131 The Headrow
Leeds LS1 5RD
Tel: 0113 242 1177

Manchester
4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521

Newcastle
Suite 442, 4th Floor,
Collingwood House
38 Collingwood Street
Newcastle upon Tyne NE1 1JF
Tel: 0191 206 4091

Reading
Soane Point, 6-8 Market Pl
Reading RG1 2EF
Tel: 0118 964 2600

Features, benefits and sales pointers

Industry specific cover	Bailiffs and private investigators are often involved in sensitive investigations and mistakes can result in those affected to pursue a PI claim. Our policy responds to many of the unique exposures faced by the profession, providing cover for unlawful detection, eviction, property seizure or wrongful entry committed in good faith by the Insured.
Defamation	Our policy provides cover for unintentional libel or slander committed by the insured and our experience has shown that clients are more likely to sue now than ever before. Given the nature of work undertaken by bailiffs and private investigators, getting it wrong can have far reaching implications with possible claims for financial loss and reputational damage as a result.
Claims expertise	PI claims in particular can be demanding and stressful experiences for a company. The policy is underpinned by the skill, expertise and reassurance provided by our specialist PI claims teams located in London and Manchester.
Worldwide expertise	Those involved in investigation or debt collection work may take advantage of overseas opportunities. Whilst this can increase the businesses' revenue it also means that claims for professional negligence can come from anywhere in the world. We have claims professionals throughout our international network and offer our clients the reassurance of our in-depth understanding of local legislation, local practices and procedures – wherever claims against our clients may originate from. (Note: USA coverage available as an optional extension)
Sensitive to ongoing relationships	We understand the importance of our clients' business relationships with possible claimants and the need to settle disputes rapidly and sensitively – particularly in a challenging economic climate. Our claims team works closely with our clients, minimising potential disruption and ensuring wherever possible that we protect our client's financial interests and professional reputation.
Defence costs in addition to the policy limit	Through no fault of their own, companies could be at the wrong end of unfounded allegations that can still be time consuming, stressful and expensive to defend. Our policy provides defence costs in addition to the limit of indemnity giving added peace of mind to our clients.
Loss mitigation	Sometimes a client may realise they have made a mistake before a formal claim has been received and providing we have given our consent and that the costs incurred would reduce the amount of a claim covered by the policy, we will cover the clients' costs of taking the necessary steps to remedy the situation. Resolving a potential problem in this way before it becomes a claim could benefit our client, their claims history and their reputation.



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