



Product Profile

Miscellaneous Trades

We have developed a bespoke civil liability form for many types of professionals and our underwriting expertise means that we can find a professional liability solution for a wide range of professional occupations from auctioneers to will writers. Our broad policy wording reflects the wide range of activities undertaken and we are able to offer significant levels of capacity.

Covers

Our civil liability coverage means that if a claim is made by a third party because of your business activity for a client, and we have not excluded it within the policy wording, it is covered.

Civil Liability, including but not limited to:

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

Fraud and Dishonesty

Unintentional infringement of intellectual property rights

Defamation

Defence Costs in addition to Policy Limits

Retention not applicable to Defence Costs

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

Cover is on a "claims made" basis

Extensions

Mitigation of Loss

Court attendance costs

Lost documents – up to £100,000

Main Exclusions

USA/Canada Jurisdiction

Coverage Options

USA/Canada jurisdiction

Limits

Any One Claim limit

Primary and excess layers available

Limits up to £15,000,000

Underwriting Information

For primary cover:

AIG Specified Profession 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

Miscellaneous Trades

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

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.

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.

Intellectual property

Accidentally infringing someone else's intellectual property is a real exposure for management consultants, particularly those performing a consultancy role for technology or media companies. Our policy provides cover for unintentional infringements of any intellectual property rights, excluding patents and trade secrets.

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. Any comments made about competitors or clients are generally open to more scrutiny and if they are incorrect, a claim may follow for any financial loss and reputational damage caused.

Worldwide expertise

Many companies may extend their global reach through their online capabilities. Whilst this can increase the business's revenue it also means that claims for professional negligence can now come from anywhere in the world. AIG have international claims capabilities, especially in the USA which is a key (and very litigious) market for many media companies. (Note: USA coverage available as optional extension)



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