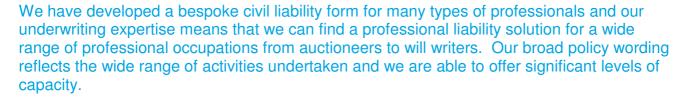


# **Product Profile**

## Miscellaneous Trades



### 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



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

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

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

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

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

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

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.
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.
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.
Accidently 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.
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.
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)



# **Bring on tomorrow**

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