

Professional Indemnity

Trade on AIG eXtra and Acturis

AIG's Professional Indemnity (PI) policy protects organisations, their principals, partners and employees against a range of alleged negligence claims. With specialist wordings tailored to the needs of different professions, our cover protects against financial loss while our highly experienced PI claims team seeks to minimise disruption by settling disputes rapidly and sensitively.

Key product benefits

A broad 'Civil Liability' basis of coverage for many professional sectors which includes:

- 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

Cover for:

- Defence costs, judgments and settlements
- Lost or damaged documents
- Court attendance
- Profession specific exposures dependent on tailored wording

Cover details:

- 'Claims Made Basis' claims notified during the term of the policy (as opposed to an occurrence basis)
- Lost or damaged documents cover applies where the loss or damage is first discovered during the policy period
- Worldwide territorial limits excluding North America (North American cover option available)
- Available for UK domiciled companies

Professional Indemnity

e-Traded target risk profile

Maximum limits up to £2m

Professions covered:	Maximum turnover:
 Accountants - ICAEW compliant 	up to £2.5m
Architects	up to £2.5m
Engineers	up to £2.5m
Design & Construct	up to £5m
 Management/Business Consultants 	up to £5m
 Marketing & Media 	up to £5m
Miscellaneous	up to £5m
 Technology 	up to £5m

Professions not covered:

- Surveyors
- Solicitors
- Insurance Brokers
- Financial Institutions

Professional Indemnity claims expertise

Our highly experienced PI claims handlers have deep experience across a wide range of professional sectors. We have PI claims teams in both London and Manchester to support regional clients and brokers.

We also 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.

A dependable Professional Indemnity partner

With a broad risk appetite for PI, long-standing presence and proven commitment to the PI market we are valuable, stable and dependable trading partner for our brokers in this evolving and volatile area.

Broker Service Centre

Tel: +44 (0)345 600 5678

AIG Chat

AIG Chat on AIG eXtra puts you in touch with our broker service centre and expert underwriters to have your system and cover queries answered quickly and efficiently.





Acturis Open market 'PI Combined' question set

This document does not contain the full terms and conditions. Please review the Policy Documents for a full list of conditions, including policy benefits, limitations and exclusions.

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