



AIG[®] Commercial Combined

Trade on AIG eXtra and Acturis

AIG's Commercial Combined policy is a multi-section policy providing a range of the essential covers purchased by small to medium sized businesses. It includes Material Damage cover as standard with a range of optional sections which must include at least Employers' Liability or Public/Products Liability. All other sections are optional purchases. The policy is suitable for businesses with turnovers up to £10,000,000.

Key Highlights

- Material Damage – All Risks cover
- Specified All Risks – worldwide cover
- Equipment & Computer Breakdown available
- Glass cover unlimited
- Goods In Transit – £10,000 (higher limits available)
- Money during business hours and in transit – £12,500 (higher limits available)
- Seasonal Increase – 30% of stock
- Deterioration of stock – £10,000 any one unit
- USA/CAN Exports up to 20% of turnover (for eligible trades)
- Keys & Locks – £10,000
- Medical & Vocational Rehabilitation
- Virtual Medical Care for eligible customers
- Unlimited number of locations subject to overall policy sum insured limit
- Talk to us about non-standard extensions such as specified suppliers

Target Risk Profile

Maximum turnover	Up to £10m
Material Damage limits of cover	Up to £7.5m*
Business Interruption sums insured	Up to £7.5m*
Employers' Liability limits of cover	£10m
Public/Products Liability limits of cover	Up to £5m (for most trades)

Standard Cover:

- Material Damage

Required Cover:

- Employers' Liability and/or
- Public/Products Liability

Optional Covers:

- Business Interruption
- Money
- Employee Dishonesty
- Equipment Breakdown
- Legal Expenses
- Loss of Liquor Licence
- Employee Related Accident Benefits
- Terrorism
- Goods in Transit

AIG Commercial Combined

Appetite



Preferred Risks

- Manufacturing
- Metal working
- Equipment & Tools
- Many food & drink trades
- Warehousing (up to 6 metres)
- Restaurants
- Public Houses
- Bed & Breakfast



Avoided Risks

- High hazard manufacturing
- High hazard warehousing
- Charities
- Clubs
- Hotels
- Care homes
- Gyms
- Casinos
- Nightclubs
- Education establishments
- Sports
- Contractors
- Waste processing

Claims Excellence

Being subject to a claim can be a challenging and disruptive experience. However big or small, our priority is to resolve a claim as quickly as possible.

Speedy resolution of straightforward claims

First-party property claims under £3,000 can be resolved quickly over the phone or via email with minimal documentation by our Express claims handlers (excludes claims with a Business Interruption element or recovery opportunity).

Specialised claims adjusters

By allocating claims into our three different centres of excellence, Express, Complex and Major Loss depending on their complexity, our customers benefit through the speedy settlement of more straightforward claims – whilst gaining the right expertise and focus on larger and more technically challenging claims.

Our Property Claims Promise

In the event of a major claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, we promise to provide the Policyholder with immediate working funds of up to 50% of our share of the agreed estimate within 7 days* for:

- Property damage/repairs
- Clean-up costs
- Extra expense/increased cost of working

Experts in liability claims

AIG has been writing employers' liability and general liability risks for over 50 years. Our highly trained claims adjusters are experts in liability claims including injury, damage, products and occupational disease. Clients will benefit from a dedicated claims team who will manage any claim and tailor the investigation to best suit their needs. This includes our Field Investigators geographically positioned across the UK & NI to provide on-site investigation or further support. We focus on accurate decision making to achieve the best outcome of the claim for our clients.

Virtual Medical Care **

Virtual Medical Care is a complimentary service available to Commercial Combined policyholders.

GP consultations: 24/7 access to UK GPs for medical advice, prescriptions or specialist referrals.

Expert case management: second medical opinion on an existing diagnosis or treatment plan.

Unlimited: no claim is required. This service can be used as often as required.

Easy access: GP consultations can be accessed via a website, an app or over the phone.

A family benefit: the partner and children of the insured are also eligible.***



Trade on:

AIG eXtra
aig.co.uk/aigextra

Acturis
Open market 'Commercial Combined Package' question set

* Subject to confirmed liability and based on agreed estimate for Property Damage / repairs, clean-up costs and extra expense / increased cost of working - does not apply to Business Interruption.

** Virtual Medical Care is provided by Teladoc Health UK LTD, a company registered in England: company number 05739281 and having its registered office at Aspect House Floor 5, 84-87 Queens Road, Brighton, England, BN1 3XE. Users of Virtual Medical Care who are insured under insurance products with American International Group UK Limited (AIG UK) and its affiliates should be aware that AIG UK does not provide and is not responsible for Virtual Medical Care. To the fullest extent permitted by law AIG UK and its affiliates therefore excludes any and all liability for the contents of Virtual Medical Care, including any errors, omissions or inaccuracy of the content of Virtual Medical Care or any third party websites linked to Virtual Medical Care. AIG UK does not endorse any third party websites. AIG UK cannot accept responsibility for any advice given, or information or assistance provided through Virtual Medical Care. AIG UK and Teladoc Health are distinct and independent personal data controllers.

***The insured, their partner and children (aged under 18 or aged under 23 if in full-time education) are eligible for Virtual Medical Care.