



PRODUCT SUMMARY

Excess Protect

Excess Protect provides Excess Employers' Liability, Excess Public & Products Liability and Excess Motor Liability (Third Party Property Damage) insurance in any combination and is suitable for UK business of all sizes and across most sectors, including multinationals. Excess Protect goes beyond liability insurance offering additional cover and services for AIG customers.

Insurer

American International Group UK Limited

Excess Liability Insurance

Providing coverage for legal liability incurred by the Insured in excess of those limits of indemnity provided in specified primary and other underlying policies.

Follow Form Coverage

Providing follow form coverage in accordance with that provided in the specified primary policy except where more specific terms are stated in the policy (or by endorsement).

Coverage Items

The Policy Schedule details the types of legal liability that can be covered and whether operative, being:

Excess Employers' Liability coverage for the Insured as employer for injury to their employees in the course of their employment;

Excess Public and Products Liability coverage for the Insured in respect of damages and agreed costs in respect of injury or property damage caused to third parties and arising in the course of business;

Excess Motor Liability (Third Party Property Damage) coverage for the Insured in respect of damages and agreed costs in respect of property damage caused to third parties arising from the use of any mechanically propelled vehicle in the course or business and where the Insured is legally responsible for arranging insurance.

Beyond Liability Insurance

Providing Crisis Containment coverage for public relations consultancy services up to £100,000 to support the Insured to professionally handle a Crisis. Coverage is triggered by events which could give rise to a claim under this policy and notified using AIG's crisis hotline.

Exclusions

The policy will follow those exclusions contained in the primary policy and any additional exclusions applied to this policy by endorsement, along with the following restriction:

Sanctions – The policy will not respond in any way where AIG would be exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Claims Conditions

The Insured must:

Notify AIG of any loss or losses which may exceed 50% of the limit of indemnity of the primary and underlying policies;

Obtain prior written consent from AIG before agreeing to any costs or to any settlement under this policy.

General Provisions

The Insured:

must make a fair presentation of risk to AIG in addition to that made in respect of primary and other underlying policies.

must maintain in force the primary and other underlying policies and request prior acceptance from AIG of any change to terms and conditions therein.

may cancel the policy by giving 60 days notice in writing to AIG and will be entitled to a proportionate return in premium provided that no claims or incidents have been reported (subject to any minimum premium stated on the Policy Schedule).

American International Group, Inc. (AIG) is a leading global insurance organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

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