



What's Inside Liability Protect



Liability Protect

Our new Liability Protect product provides any combination of Employers' Liability, Public Liability and Products Liability insurance and is suitable for UK businesses of all sizes across most sectors, including multinationals, and provides the convenience of worldwide territorial coverage*.

This booklet outlines some of the coverage options available under Liability Protect. Please refer to your insurance broker or the policy wording and schedule for further details of cover and terms and conditions.

*Unless a country or region is excluded.

Employers' Liability Cover

Liability Protect provides extensive cover for employers against compensation claims by employees who have been injured or become ill while in their employment. In addition to the Limit of Indemnity, Liability Protect provides an array of valuable cover benefits under its Employers' Liability section.

Here are just a few:



Employers'
Liability Cover



Who is an employee?



Employers'
Liability Cover

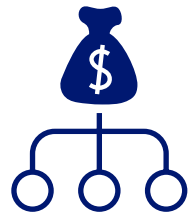
Offering robust cover for clients, Liability Protect has a wide definition of employees that is not simply limited to those under contract.

Providing the individual is working for the client, Liability Protect covers: contractors, sub-contractors, apprentices, self-employed individuals, people on work experience and voluntary or home workers – just to name a few.





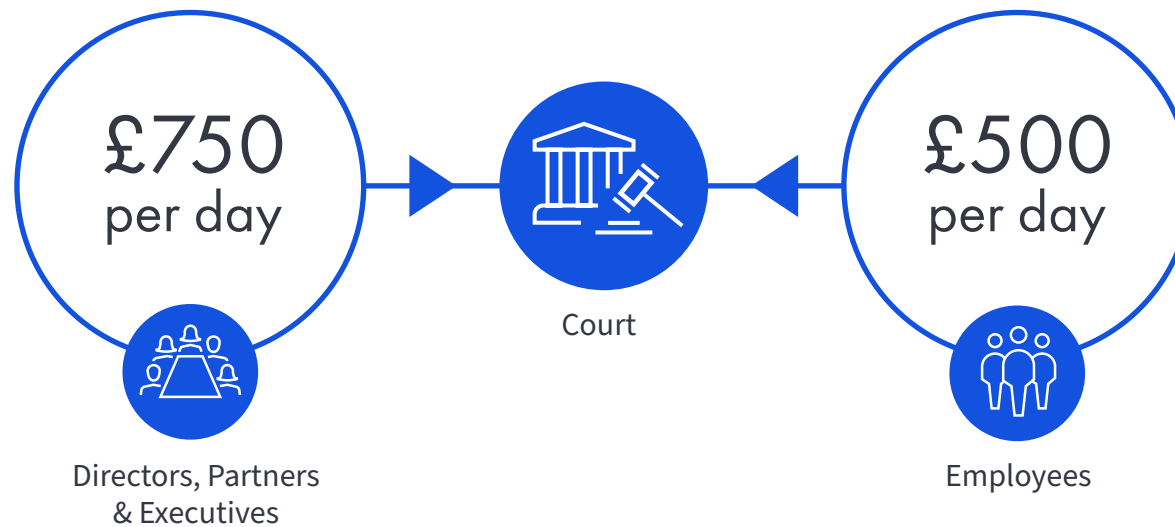
Employers'
Liability Cover



Legal costs

Liability Protect covers all reasonable costs and expenses during the investigation, defence and settlement of a claim, including both the business' costs and those required to be reclaimed by the claimant.

Legal costs sit on top of the policy limit to ensure cover is not eroded by expensive court cases and lengthy legal proceedings. Liability Protect also provides compensation for executives and employees for attendance at court.





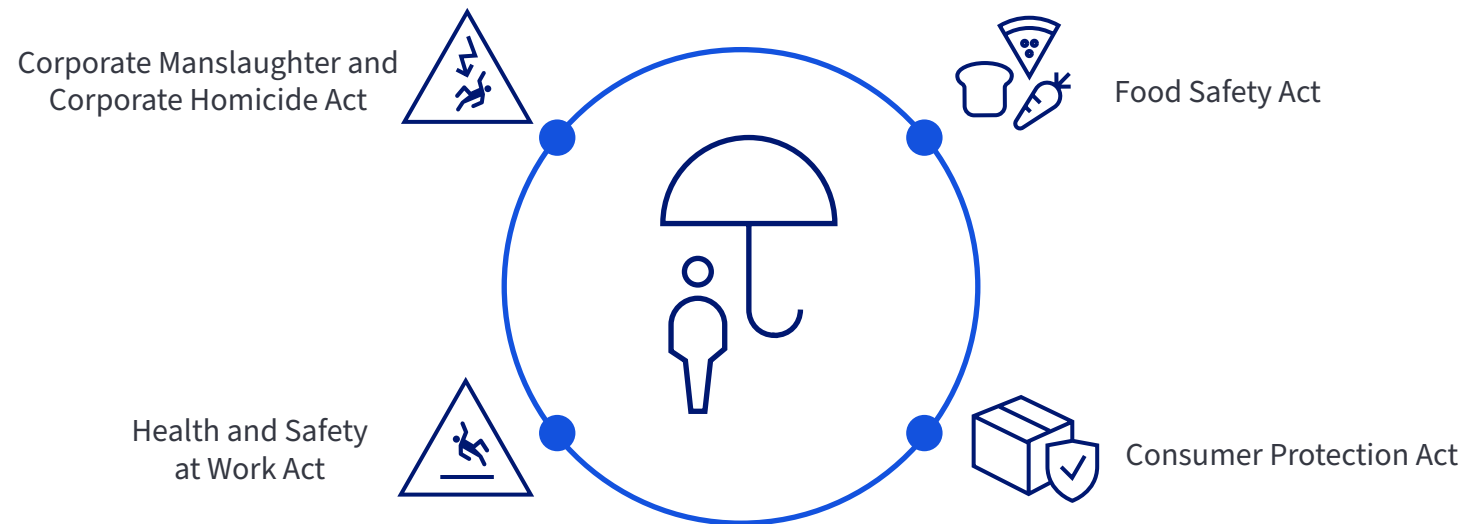
Employers'
Liability Cover



Criminal legal expenses

Should a criminal action be brought against an insured for breach of a relevant health or safety act, Liability Protect covers their legal defence costs.

A £5 million aggregate limit sits on top of the policy limit so not to erode the cover provided under different sections of the policy.





TUPE

Liability Protect gives clients confidence that they will not be left out of pocket with unexpected liabilities when they buy an existing business.

With TUPE (Transfer of Undertaking (Protection of Employment) Regulations 2006) provided as standard, the insured is protected against Bodily Injury claims which occurred before they became a claimant's employer.



Employers'
Liability Cover



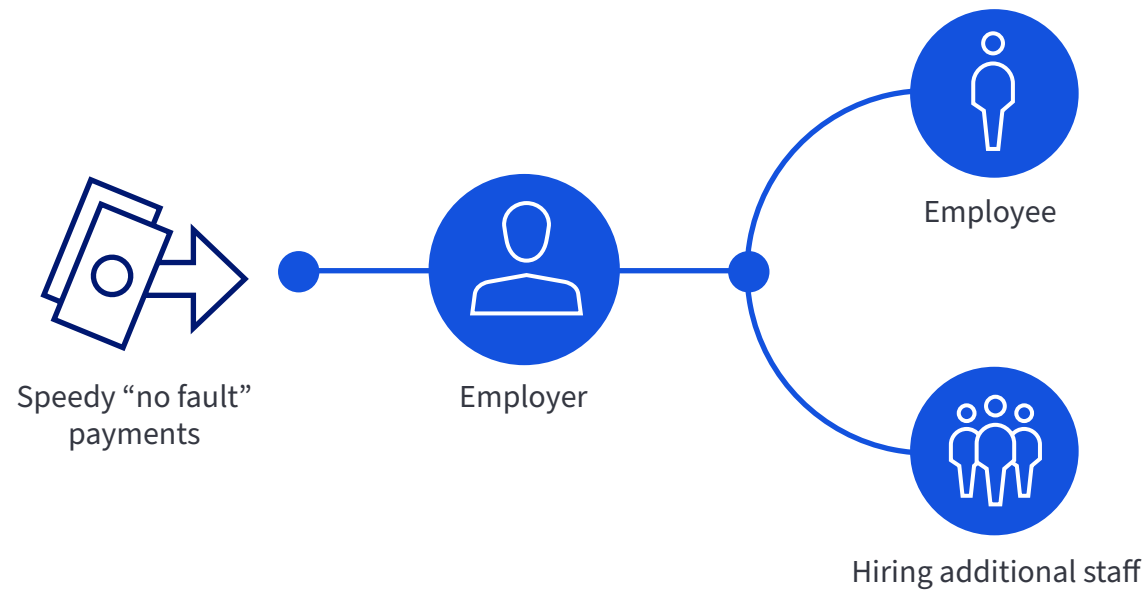
Employers'
Liability Cover



Employment related accident benefits

Liability Protect includes speedy “no fault” payments if employees are injured at work.

The payments are made to the employers to use at their discretion – such as passing on to the injured employee as a benefit, or hiring additional staff.



Public and Products Liability Cover

Public and Product Liability insurance is indispensable for businesses that either manufacture a product or regularly interact with the public.



Public & Products
Liability Cover



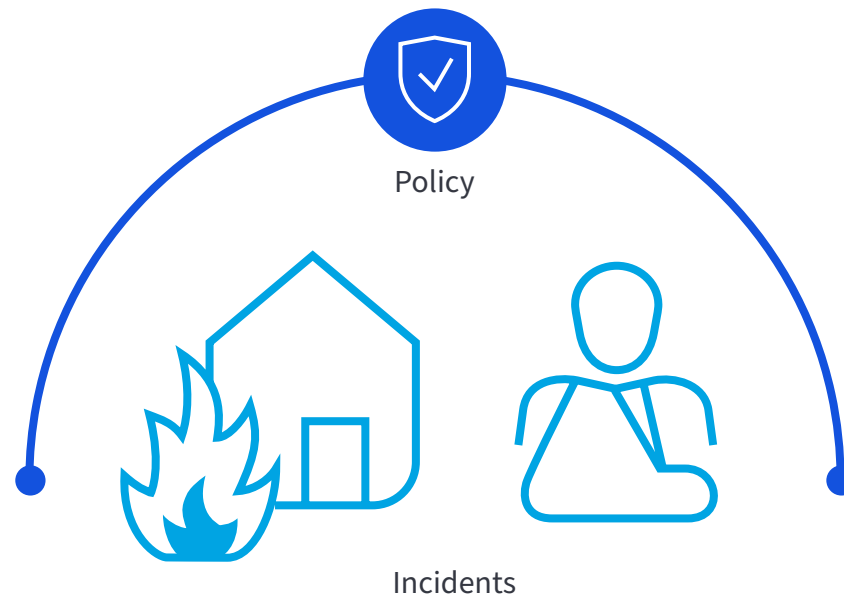
Public & Products
Liability Cover



Property damage, personal injury and legal costs

Liability Protect covers the insured for damages or compensation as well as legal costs arising from personal injury claims or property damage.

Aside from US cases, legal costs sit on-top of the policy limit so not to erode the indemnity provided under the policy.





Public & Products
Liability Cover



Legionella

Liability Protect covers the insured for damages or compensation as well as legal costs for cases of Legionella in rented, leased, owned or temporarily occupied buildings.

Coverage is provided for injuries that took place during the policy period, regardless of when a claim is made.



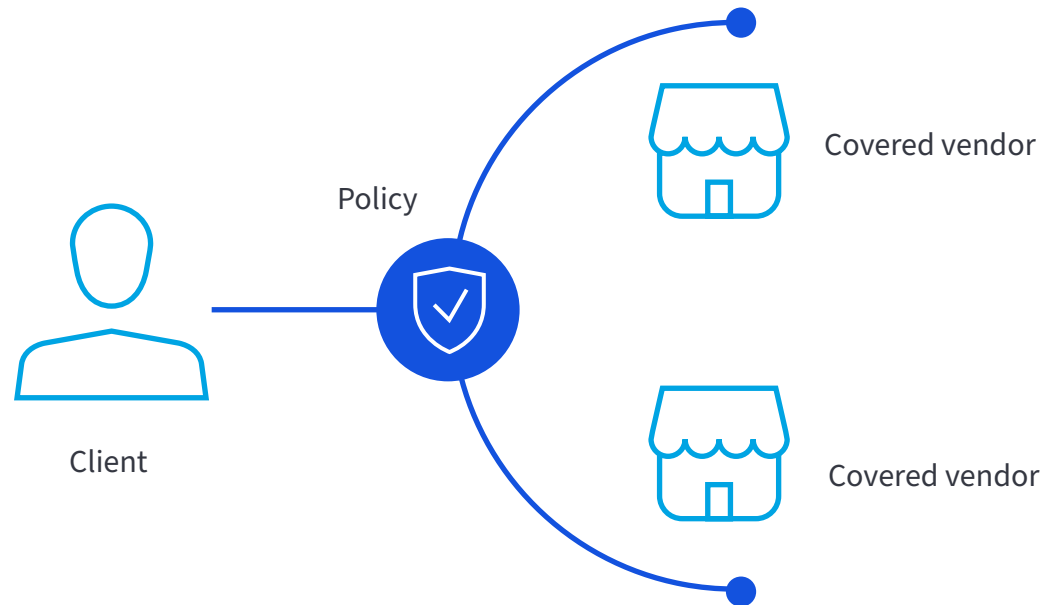


Vendors



Public & Products
Liability Cover

If requested, Liability Protect can offer cover for a client's distribution chain by providing legal liability protection to their vendors for personal injury or property damage claims arising from the sale of insured's products.



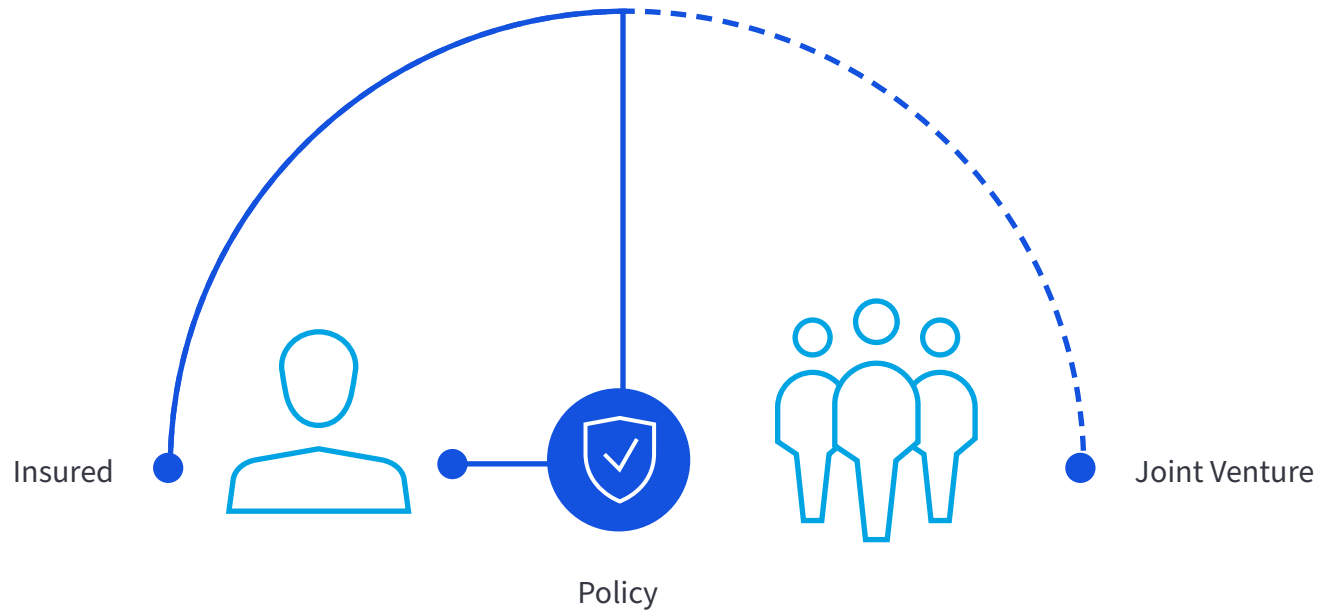


Joint ventures



Public & Products
Liability Cover

Should the insured enter into a joint venture, Liability Protect makes it easy to cover their exposure. Liability cover is provided as standard for legal costs, personal injury or property damage claims for the percentage of the client's interest in the venture.





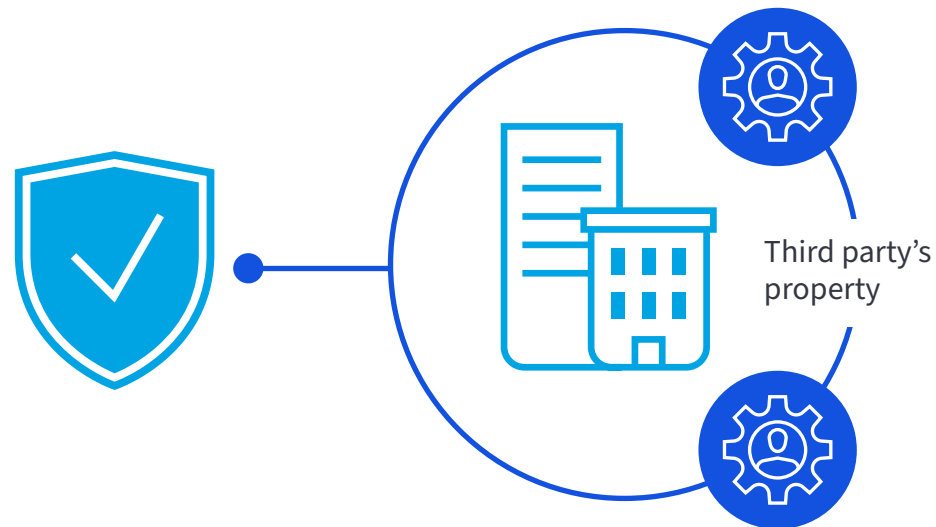
Care, custody and control



Public & Products
Liability Cover

Liability Protect provides, as standard, a £100,000 limit of cover for property in the insureds' care, custody and control.

This cover is relevant for clients that are working on a third party's property or about to work on a property within the next 30 days that is already in their trust.



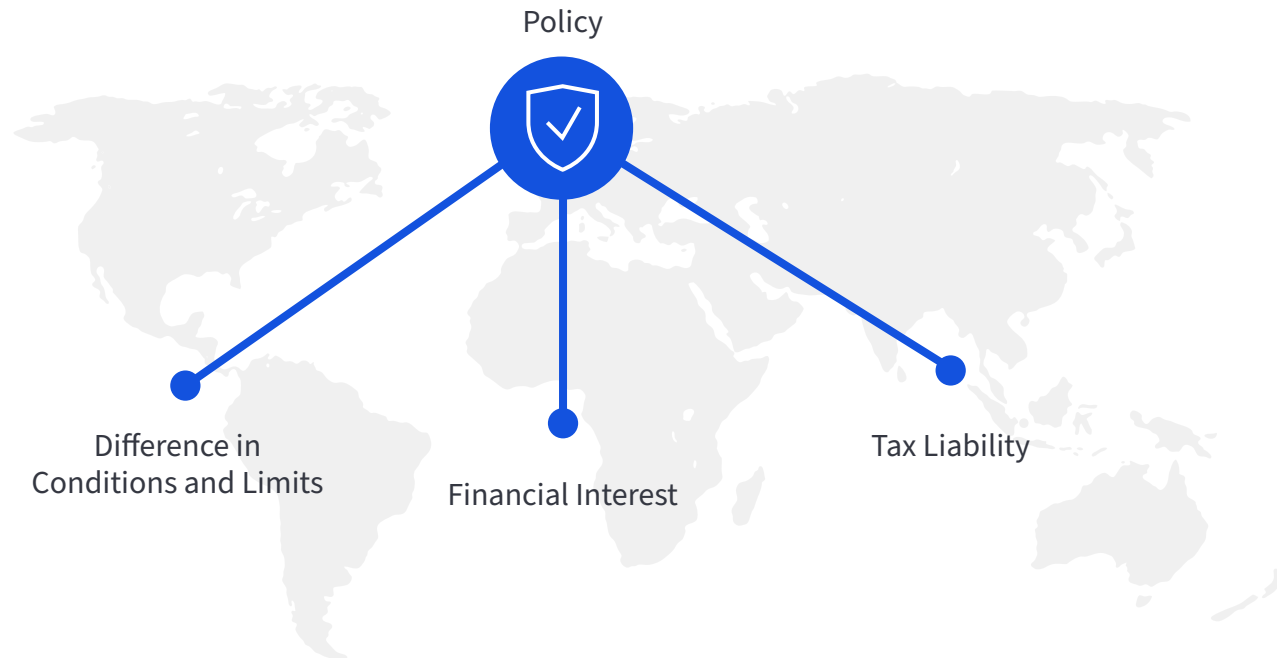


Multinational cover



Public & Products
Liability Cover

Liability Protect also includes an optional multinational addendum that allows clients to take out coverage for their Public and Products Liability multinational exposures.



Affirmative Cyber

As a result of AIG's commitment to the Prudential Regulation Authority's (PRA) investigation into "silent cyber", AIG policy wordings and endorsements have been updated to ensure that there is no doubt how our coverage would respond in respect of a cyber event; injecting clarity and providing peace of mind.

Affirmative cover is now provided in respect of physical Bodily Injury and tangible Property Damage arising out of, based upon or attributable to or in any way involving, directly or indirectly a cyber event.

In addition to this, there will be no doubt how your policy will respond in the event of a data breach which may lead to claims arising in respect of your legal liability in respect of the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

Why is this important? **Affirmative cyber enables...**



...you to understand how your insurance policies will respond to a cyber event



...you to build insurance into your cyber risk management planning



...AIG to measure and understand the accumulation of our cyber risks and provide the right cover to support your business in this changing world



Affirmative
Cyber

Casualty Risk Consulting

As part of AIG's Casualty Risk Consulting, Liability Protect policyholders have access to a range of risk management tools and risk consulting services. All of our tools, technology and solutions are designed to enhance our clients' risk management practices and make businesses and workers safer.



Casualty Risk
Consulting



eLearning Health and Safety training system

Liability Protect policyholders have access to a Health and Safety eLearning system for their staff.

An extensive range of courses (including industry specific and foreign language modules) backed by candidate testing and management information provides an end-to-end process for clients to ensure and to demonstrate health and safety compliance.



www.aig.co.uk/elearnrisk



Liability risk consulting



Casualty Risk
Consulting

Liability Protect clients are entitled to tailored advisory services from our expert liability consultants throughout the UK.

From developing and reviewing safety programmes, employee and management training to best practice assessments, our consultants develop programmes specific to our clients' needs.

Liability Protect clients



Tailored services



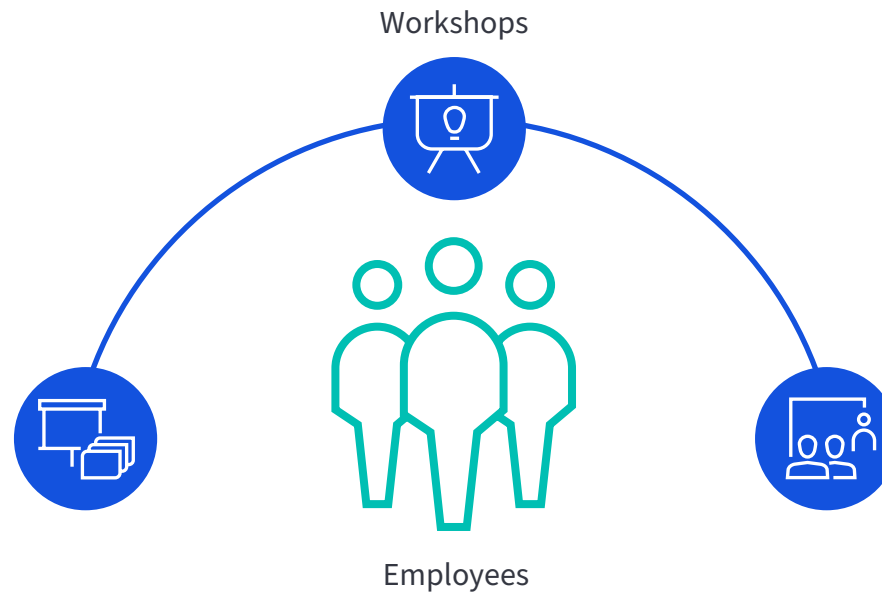
Casualty Risk
Consulting



Accident investigation workshops

Liability Protect clients have the option to attend accident investigation workshops run by our in-house teams.

Covering a range of topics, these workshops provide clients with greater insight into how workplace accidents occur and how to manage cases and claims from notification through to settlement.

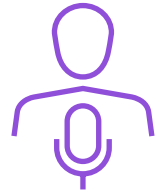


Beyond Liability insurance

Liability Protect goes beyond conventional liability insurance with a host of innovative and differentiated covers and services.



Beyond Liability
Insurance



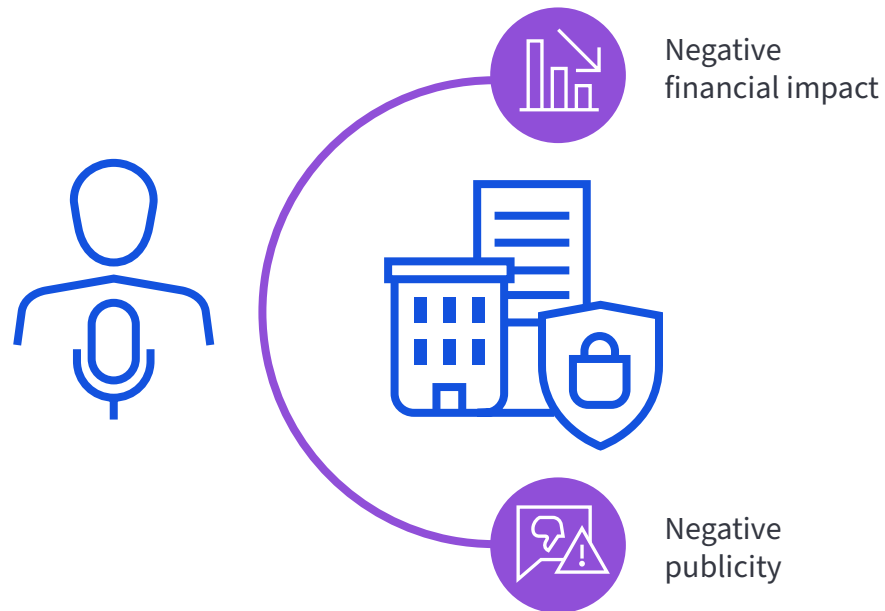
Crisis containment



Beyond Liability
Insurance

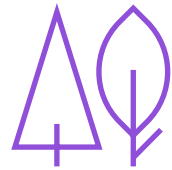
Liability Protect includes automatic cover for professional PR consultancy services to help businesses communicate clearly, consistently and professionally in a crisis.

Crisis Containment is triggered by events covered under Liability Protect that can create negative publicity for the insured's business or that has the potential for have a negative financial impact.





Beyond Liability
Insurance



Environmental clean-up

(included if Public Liability module is purchased*)

Liability Protect includes cover for clean-up costs of sudden and accidental pollution incidents to third party property not in the insured's care.

Cover goes beyond the UK to all EU member states and includes statutory debts, for instance where emergency clean-up has been conducted by the local regulators.

*Not available for Fuel Stations, Chemical, Waste Disposal, Mining and Construction activities



Clean-Up Costs



Beyond Liability
Insurance



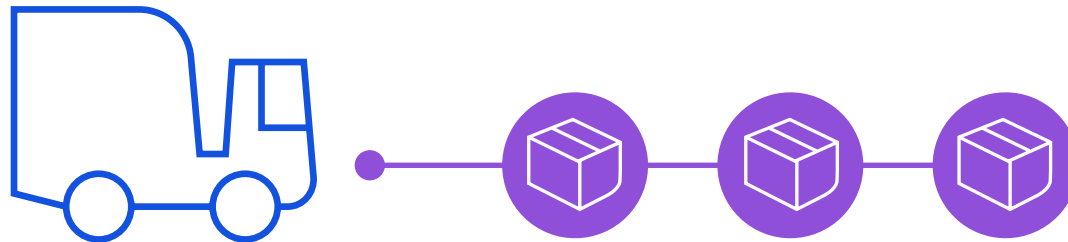
Product Recall

(included if Public Liability module is purchased*)

Liability Protect also includes cover for product recall costs such as recall notices, transport, storage, product replacement and recall consultancy fees.

Cover can be triggered by the discovery of a dangerous product defect, a government recall or a malicious product tampering incident.

*Not available for Chemical Manufacturers, Pharmaceuticals, Transportation Manufacturers, and Manufacturers of Veterinary Products



Product recall

www.aig.com

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