

ProfessionalEdge - available online via Sunrise or the AIG Transact Business Portal.



ProfessionalEdge - keep your 'Edge' with AIG
A simple & dynamic Professional Indemnity digital guide.



AIG won Best Digital Strategy – General Insurer at the 2019 Insurance Business Awards.

Start >

For full pdf features, please view in Adobe Acrobat

INTRODUCING PROFESSIONALEEDGE

Introducing our professional indemnity insurance product suite.

AIG is now offering our ProfessionalEdge product which is designed to assist your clients' professional services business to "keep its Edge".

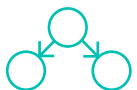
With professional services exposures now transcending geography, industry, culture, and business size or type, it is vital for businesses to safeguard themselves against civil liability risks.

Our new and improved ProfessionalEdge product offers an extensive suite of tailored professional indemnity solutions.

Visit www.aig.com.au/ProfessionalEdge for more information and to download tools that will help you meet your clients professional services needs, including:



Access to AIG products - this simple guide shows you how to access our products via our systems and highlights the key benefits of using our systems.



Claims scenarios per profession - this guide provides you with various claims scenarios within select professions to help you promote our professional indemnity product.

Coverage & Features



Standard Coverages

- Civil liability
- Advanced Defence Costs
- Breach of Fiduciary Duty
- Breach of Warranty of Authority
- Claims Mitigation Costs
- Compensatory Fines and Penalties
- Continuity
- Contractual Liability
- Court Attendance
- Defamation
- Extended Reporting Period
- Fraud/Dishonesty
- Intellectual Property/Confidentiality
- Inquiry Costs
- Joint Ventures
- Lost Documents
- Misleading and Deceptive Conduct
- New Subsidiaries
- Past Partner Liability
- Previous Business Name
- Privacy
- Reinstatement Limit of Liability
- Run-Off
- Vicarious Liability



Solutions for a Wide Variety of Industry Professions

- Accountants
- Architects and Engineers
- IT Consultants
- Management Consultants
- Multimedia Consultants
- Real Estate Agents
- Recruitment Consultants
- Travel Agents
- Miscellaneous Professions (All Other)



Should you have any further questions or wish to discuss our ProfessionalEdge product, please see the [Team Contacts](#) page of this playbook.

OUR WORDING HIGHLIGHTS

At AIG, we believe ProfessionalEdge product delivers market leading cover and protection for our clients.

We have designed and tailored our ProfessionalEdge product to provide professionals with a comprehensive general liability coverage and best-in-class risk management solutions along with many key features.



Civil Liability Form



Advanced Defence Costs



Free Automatic Run-Off Event – Applicable to IT consultants, management consultants, miscellaneous professions, multimedia consultants, recruitment consultants and travel agents (subject to policy wording terms and conditions).



Breach of Warranty of Authority



Compensatory Fines and Penalties



Inquiry Costs



Reinstatement Limit of Liability – Minimum of two reinstatements across professions. Unlimited reinstatements for accountants.



Business Guard Advisory Legal Panel – Provides access to AIG’s legal panel. We provide access to over 15 specialist law firms nationally who provide free legal consultation for up to one hour over the phone.



Public Relations Expenses



Broad Professional Services Descriptions



Vicarious Liability

OUR WORDING CHANGES

In developing our ProfessionalEdge suite of policy wordings, we have gone to considerable effort to understand the needs of policyholders. The products incorporate expanded cover designed to cater to the needs and exposures faced by companies in the SME sector. Our hope is that every policyholder finds the

enhanced offering beneficial in addressing the risks faced by their profession, and that you, as broker, will be well placed to explain it to your clients. To assist you with this, the following table outlines key highlights and features of the ProfessionalEdge product suite.

Item Feature		Benefits, Features and/or Enhancements	Limit	Availability
Automatic Free Run-Off Extension	✓	The policy provides seven years automatic free run-off cover for most professions, subject to meeting certain criteria. Policyholders who qualify can rest easy knowing that they have the benefit of run-off cover as soon as they cease to provide their professional services and that no additional premium will be payable.	Not applicable	Automatically across the following wordings: <ul style="list-style-type: none"> • IT Consultants • Management Consultants • Miscellaneous Consultants • Multimedia Consultants • Recruitment Consultants • Travel Agents
Advanced Defence Costs	✓	Positive language and confirmation of advancement of defence costs.	Policy limit	All professions
Breach of Fiduciary Duty	✓	Clear, affirmative cover for breaches of fiduciary duty in the performance of professional services.	Policy limit	All professions
Breach of Warranty of Authority	✓	Cover for policyholders who breach their warranty of authority by misrepresenting authority to render professional services.	Aggregate limit: \$250,000	All professions

A B C D E F G H I J K L M N O P Q R S T U V X Y Z

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Item Feature		Benefits, Features and/or Enhancements	Limit	Availability
Claims Mitigation Costs	✓	Cover for costs and expenses of reasonable and necessary rectification or mitigation action taken by an insured to minimise the amount of a claim that would be covered under the policy.	Any one claim \$100,000, \$250,000 in the aggregate	All professions
Compensatory Fines and Penalties	✓	Cover for compensatory civil penalties or civil compensatory orders against the insured resulting from claims arising from the provision of professional services.	Any one claim \$250,000, \$500,000 in the aggregate	All professions
Continuity	✓	Cover for liability arising for specified claims and other matters arising prior to the policy period.	Policy limit	All professions
Contractual Liability	✓	Positive language and confirmation of cover for contractual liability arising from the performance of professional services where such liability would arise in the absence of the contract.	Policy limit	All professions
Costs Exclusive Limit of Liability	✓	Defence costs available in addition to the limit of liability.	Proportion that the limit of liability (any one claim) bears to the total amount to dispose of the claim	<ul style="list-style-type: none"> IT Consultants Management Consultants Miscellaneous Consultants Multimedia Consultants Recruitment Consultants Travel Agents
Costs Exclusive Retention	✓	The retention is exclusive of defence costs, meaning that the retention will not be applied to defence costs.	Costs exclusive retention	<ul style="list-style-type: none"> IT Consultants Management Consultants Miscellaneous Consultants Multimedia Consultants Recruitment Consultants Travel Agents
Court Attendance	✓	Cover as defence costs for employees, principals, partners or directors who are required to attend court as a witness in a covered claim - \$500 per day.	Proportion that the limit of liability (any one claim) bears to the total amount to dispose of the claim	All professions
Defamation	✓	Cover for claims for defamation, libel and slander committed in the performance of professional services.	Policy limit	All professions

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Extended Reporting Period	✓	Extended reporting period following expiry of the policy increased from 30 to 60 days.	60 days	All professions
Fidelity (Optional)	✓	First party fidelity cover offered to approved policyholders covering direct financial loss due to dishonest acts by employees.	Aggregate limit: \$50,000	Optional extension across all professions
Fraud/Dishonesty	✓	Improved definition of fraud/dishonesty for clearer cover.	Policy limit	All professions
Intellectual Property and Confidentiality	✓	Intellectual property cover, including cover for breaches of intellectual property rights in relation to trade secrets and patents.	Policy limit	All professions
Inquiry Costs	✓	Covers costs for preparing for and attending administrative or regulatory proceedings, or official investigations that the policyholder or subsidiary are required to attend, including complaints hearings by statutory or professional bodies.	In the aggregate: \$500,000	All professions
Joint Ventures	✓	Continued broad cover for the insured's proportion of liability arising from an association or joint venture.	Policy limit	All professions
Lost Documents	✓	Maintained property cover for third party documents.	In the aggregate: \$500,000	All professions
Misleading and Deceptive Conduct	✓	Clear, affirmative cover for misleading or deceptive conduct in the performance of professional services.	Policy limit	All professions
New Subsidiaries	✓	Cover for qualifying entities created or acquired by the policyholder during the policy period.	Notification period 45 days	All professions

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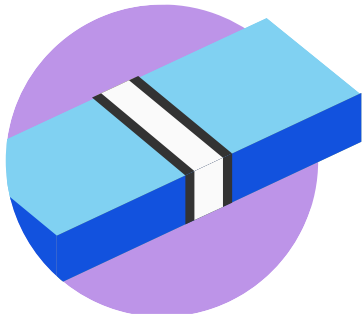
Item Feature		Benefits, Features and/or Enhancements	Limit	Availability
Past Partner Liability	✓	Cover for professional services rendered prior to becoming a principal, partner or director of the insured, subject to some criteria being met.	Policy limit	All professions
Public Relations Expenses	✓	Costs for a public relations consultant can be made available for mitigating the adverse effects on the reputation of the policyholder or subsidiary where professional services have, or could, give rise to a claim.	Aggregate limit: \$100,000	All professions
Previous Business Name	✓	Insured definition continues to include any business name under which the policyholder previously traded.	Policy limit	All professions
Privacy	✓	Cover for claims alleging breaches of privacy law or confidentiality in the performance of professional services.	Policy limit	All professions
Professional Services Descriptions	✓	Clear, broad descriptions of professional services across all professions.	Not applicable	All professions
Reinstatement	✓	Automatic reinstatement provides for two reinstatements of the limit of liability for unrelated claims subsequent to exhaustion of the policy limit of liability and excess insurance.	Two reinstatements	All professions, except for accountants, which provides for "Unlimited" reinstatements.
Vicarious Liability	✓	Cover for claims arising from the performance of the insured's professional services by agents or consultants acting on the insured's behalf and for whom the insured is legally liable.	Policy limit	All professions

A B C D E F G H I J K L M N O P Q R S T U V X Y Z

INTRODUCING PROFESSIONALEDGE	WORDING HIGHLIGHTS	WORDING CHANGES	PROFESSIONALEDGE PRODUCT SUITE	GENERAL LIABILITY INFORMATION	OUR VALUE PROPOSITION	HOW TO ACCESS US	OUR CUSTOMER SERVICES CHARTER	CLAIMS EXAMPLES	VALUABLE & IMPORTANT LINKS	TEAM CONTACTS
ACCOUNTANTS	ARCHITECTS AND ENGINEERS	IT CONSULTANTS	MANAGEMENT CONSULTANTS	MULTIMEDIA CONSULTANTS	RECRUITMENT CONSULTANTS	REAL ESTATE AGENT	TRAVEL AGENTS	MISCELLANEOUS PROFESSIONS (ALL OTHER)		

PROFESSIONALEDGE PRODUCT SUITE

Risk Appetite and Criteria



Capacity:

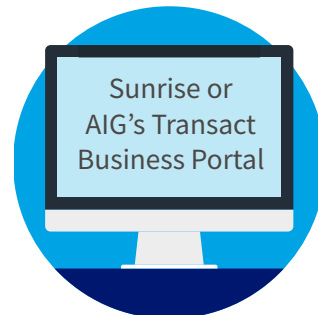
We are able to consider professional indemnity limits up to \$10,000,000.

For public liability (across most wordings subject to being an office-based, clerical risk) we consider limits up to \$20,000,000.



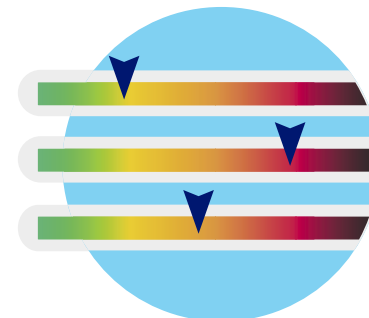
Risk Profile:

The product is suitable for professionals with a fee income of up to \$5,000,000.



Systems:

Our ProfessionalEdge products are ONLY available via Sunrise or AIG's Transact Business Portal.



AIG's Risk Appetite:

In AIG's product profiles, we have provided a scale defining our target professions within each professional wording discipline using a simple traffic light colour system.

We aim to be competitive across our "green" and "amber" risks provided within each of the product profiles. We may not be competitive across high risk exposures denoting "red" and we will decline all risks highlighted in "black".



Outside Scope:

Certain professions may be considered off-line via the AIG corporate team:

These include:

- Excess Layer Policies
- Financial Institutions
- Design and Construct

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PROFESSIONALEDGE PRODUCT SUITE - Accountants

AIG is a leading insurer of Australian accountants and has been committed to underwriting accountants for many years. We consider the majority of risks from sole practitioners to larger practices and specifically target firms which can demonstrate a positive approach to risk management.



Professional Services Description:

- | | |
|---|---|
| (i) Accounting and bookkeeping | (xii) IT consultancy (accounting software only) |
| (ii) Audit | (xiii) Advice the insured is licensed to provide under a Limited Australian Financial Services License; and agreed in writing by AIG. |
| (iii) Business valuations | |
| (iv) Company secretarial work | |
| (v) Executorships and trusteeships | |
| (vi) Forensic accounting | |
| (vii) Insolvency/liquidation/receivership | |
| (viii) Management consultancy | |
| (ix) Superannuation fund administration | |
| (x) Taxation | |
| (xi) Migration services | |

Key Exposures

- Failure to promptly lodge tax returns to the ATO
- Incorrect tax advice
- Failure to properly carry out an audit function
- Incorrect business valuations
- Bookkeeping errors
- Fraud and dishonesty

Underwriting Considerations

- Area of specialisation
- Experience of the Principals
- Professional qualifications and membership of professional associations
- Quality control guidelines
- Claims experience

Limit of Liability

- Up to \$10M

Risk Appetite

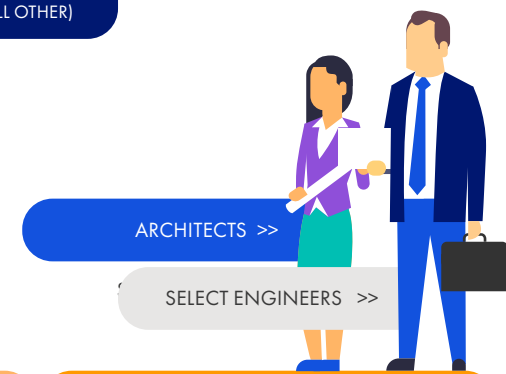


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PROFESSIONALEDGE PRODUCT SUITE - Architects and Engineers

The complex nature of projects and the diverse disciplines of the construction profession bring with them enormous exposures. With construction in Australia booming, design and engineering professions are under increasing pressure to make concepts a reality – on time and within budget. AIG understands these unique exposures and our underwriting approach is geared towards targeting those practices which can demonstrate a sound business model and positive approach to risk management.



Professional Services Description:

Key Exposures

- Errors, omissions and negligence in the preparation of plans, designs, drawings and specifications – financial cost to rectify and potentially replace building and/or damages for personal injury
- Failure to comply with legal requirements
- Project mismanagement that leads to cost overruns and delays
- Unable to detect flaws when providing construction supervision work

Underwriting Considerations

- Area of specialisation
- Client's risk management framework
- Types of project
- Claims experience

Limit of Liability

- Up to \$10M

Risk Appetite

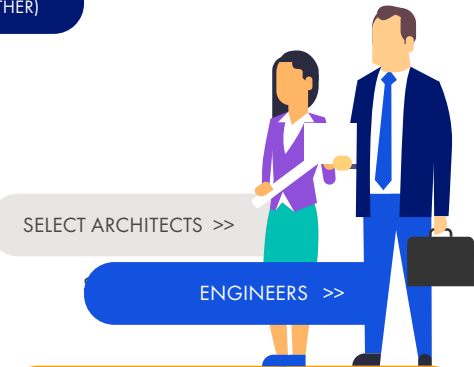


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Professional Services Description:

Key Exposures

- Errors, omissions and negligence in the preparation of plans, designs, drawings and specifications – financial cost to rectify and potentially replace building and/or damages for personal injury
- Failure to comply with legal requirements
- Project mismanagement that leads to cost overruns and delays
- Unable to detect flaws when providing construction supervision work

Underwriting Considerations

- Claims experience
- Engineering firm's approach to risk management
- Type of projects of consultation
- Claims experience

Limit of Liability

- Up to \$10M

Risk Appetite



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PROFESSIONALEGE PRODUCT SUITE - IT Consultants



AIG was one of the first insurers to provide a specific professional indemnity product for the technology sector. We have developed a product that is aimed at smaller companies including sole practitioners. Our experience and track record affords us significant understanding of the technology industry and this provides a ‘comfort’ factor for all technology and telecommunication businesses that we insure.

Professional Services Description:

- Information technology consultancy including:
- Computer, software and data services
 - Programming and network services
 - Software design, support and development
 - Systems analysis, integration, maintenance and processing
 - Project management
 - Other, as advised to, and agreed in writing by AIG

Key Exposures

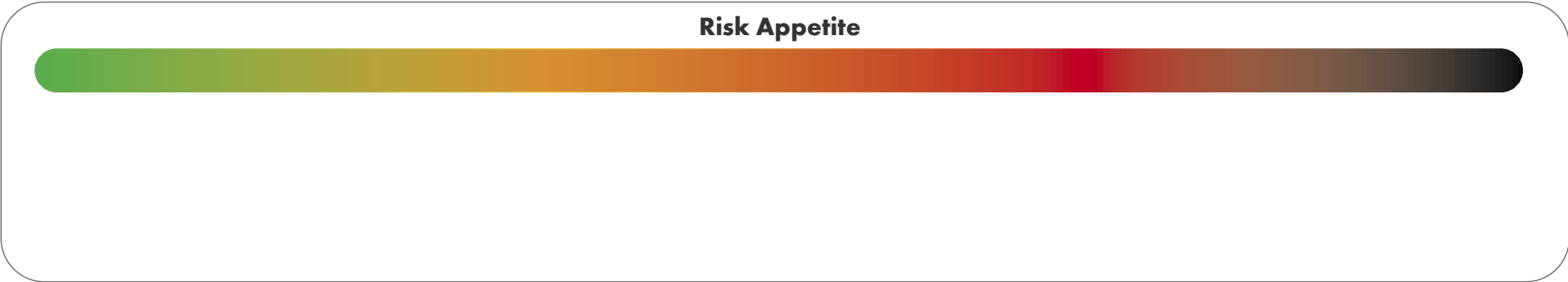
- Unintentional loss or destruction of important client records

Underwriting Considerations

- Quality control guidelines
- Pricing structure and charge out rates
- Claims experience

Limit of Liability

- Up to \$10M

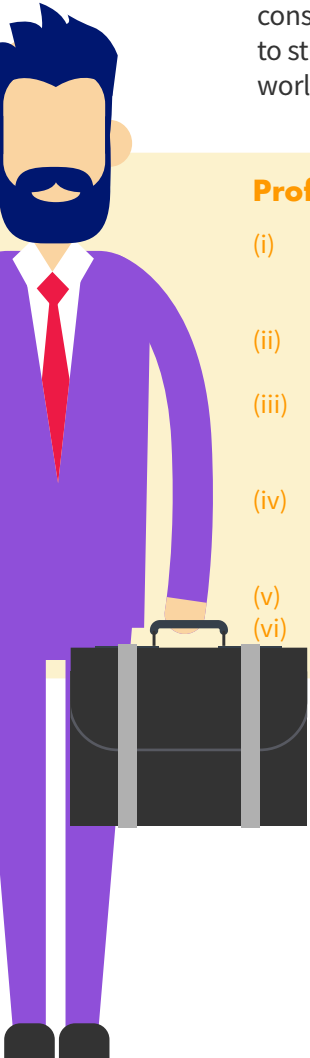


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PROFESSIONALEDGE PRODUCT SUITE - Management Consultants

As business becomes more complex and maintaining a competitive edge becomes increasingly critical, management consulting firms are growing in demand. The services offered by a management consultant are varied, but essentially they seek to study and analyse business-related problems and recommend solutions. In order to deal with an ever changing business world, AIG provides a tailored policy wording with a broad definition of professional services to cover these activities.



Professional Services Description:

- | | |
|--|---|
| (i) Business and change management consultancy and analysis | (vii) Running focus groups and facilitating workshops |
| (ii) Research and data collection consultancy | (viii) Preparation of proposals and presentations |
| (iii) Operational, structural, policies, communication and information consultancy | (ix) Compliance and audit consulting, and, |
| (iv) Business goals, objectives, policies, and functional consultancy | (x) Business recommendations and implementation of resolutions to such issues, including project management of the above services |
| (v) Human resources consultancy | |
| (vi) Strategic company development | |

Key Exposures

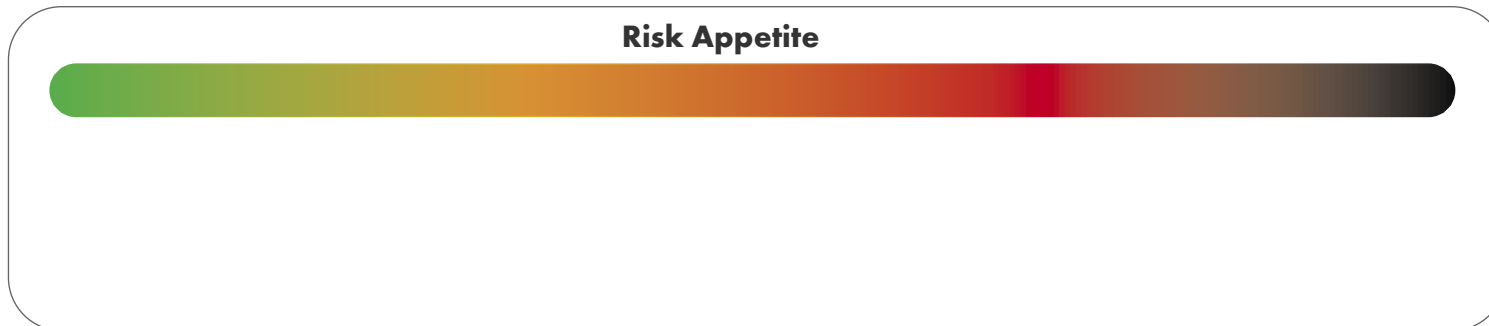
- Breach of client confidentiality
- Conflicts of interest
- Client dissatisfaction with recommendations
- Issues attributable to insured's inadequate documentation procedures, improper fact verification or lack of careful research
- Missed deadlines
- Fraud and dishonesty

Underwriting Considerations

- Details of the key activities on which the company consults
- Pricing structure and charge out rates
- Claims experience

Limit of Liability

- Up to \$10M

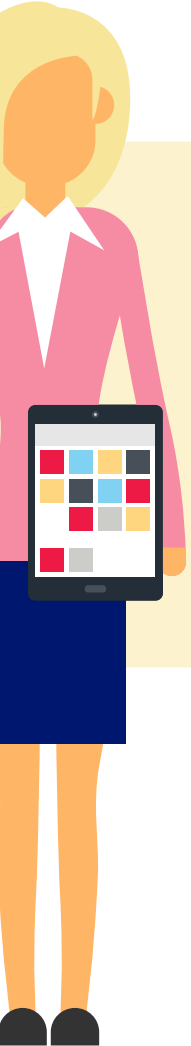


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PROFESSIOALEGE PRODUCT SUITE - Multimedia Consultants

The modern 'media' company operates within an environment that generates diverse professional indemnity exposures. AIG understands the media market segment and provides solutions for a broad range of media companies from public relations consultants to direct marketing.



Professional Services Description:

- (i) Planning, researching, creation, design or compilation
- (ii) Broadcasting
- (iii) Publishing and distribution
- (iv) Production of audio and visual content
- (v) Marketing and advertising
- (vi) Exhibitions
- (vii) Public relations
- (viii) Project and event management
- (ix) Printing of any medium, expression or communication

Key Exposures

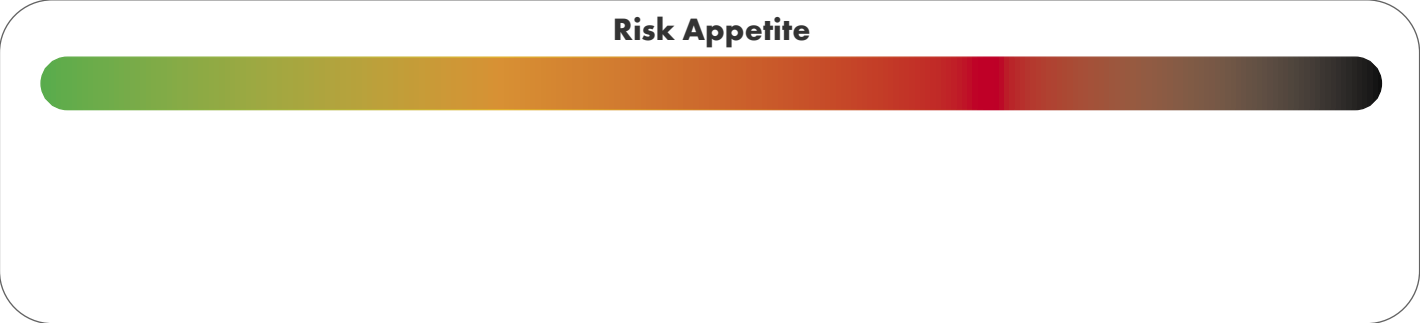
- Infringement of copyright and/or intellectual property rights including graphics, slogan, trademarks etc.
- Claims arising from libel, slander and defamation
- Misleading or deceptive conduct or material
- Negligence associated with advertising campaigns
- Plagiarism, privacy or misappropriation of ideas
- Errors and omissions on printed materials or advertising

Underwriting Considerations

- Type of media/publication company
- Services performed including types and scope of publication
- Claims experience

Limit of Liability

- Up to \$10M



Select each colored pointer to see Risk Appetite

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PROFESSIONALEDGE PRODUCT SUITE - Recruitment Consultants

Recruitment consultants provide expert advice and a wide range of services to employer companies and job seekers. With rapidly changing employment laws and the skills shortage generated by the resources boom, companies are increasingly reliant on recruitment professionals to provide solutions for their individual employment needs. AIG's bespoke innovative underwriting approach enables us to provide a cost effective solution including positive vicarious liability coverage for temporary or permanent staff placed.



Professional Services Description:

- | | |
|---|--|
| (i) Recruitment and placement services on behalf of the employers with respect to candidates, including payment of remuneration | (iii) Marketing and advertising of candidate positions |
| (a) Deduction of appropriate taxation | (iv) Psychological and numerical testing |
| (b) Workers' compensation payments | (v) Migration advice by registered migration agents |
| (c) Superannuation guarantee charges | (vi) Employment matching services |
| (ii) Employment consulting services in the areas of occupational health and safety; human resources; employment equal opportunity; employee relations; change management and outplacement | (vii) Training and employment induction services |
| | (viii) Employment history, background, reference and police verification and validation services |
| | (ix) Resumé and candidate interview preparation services |
| | (x) Other, as advised to, and agreed in writing by AIG |

Key Exposures

- Failure to perform necessary background checks, including police clearance, references and qualifications
- Inappropriate candidate selection

Underwriting Considerations

- Details of the key industries in which the company performs recruitment services
- Company reference check procedures and policy
- Claims experience

Limit of Liability

- Up to \$10M

Risk Appetite

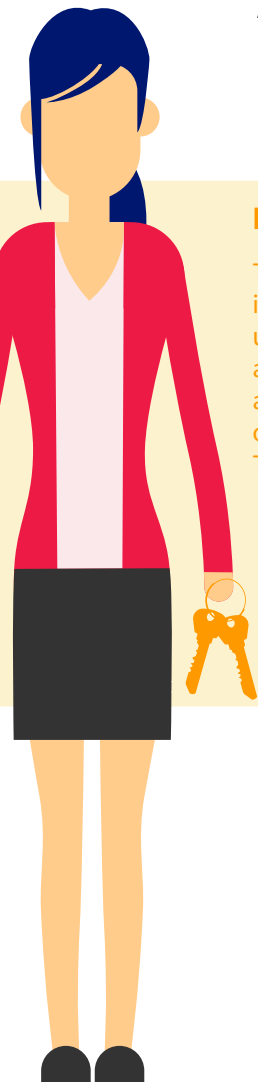


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PROFESSIOALEGE PRODUCT SUITE - Real Estate Agents

A real estate agent brings a buyer and seller together to effect a transfer of real property (land or building or both). The size of such transactions, the broad range of potential legal liability exposures, and the current volatility in the property market are understood by AIG and addressed with a tailored professional indemnity solution.



Professional Services Description:

The professional services that the insured is licensed to provide (whether acting under an agency agreement with either a vendor or purchaser) under the laws and regulations of the Commonwealth of Australia or of an Australian State or Territory, in the following capacities:

- (i) Real estate agent
- (ii) Property manager
- (iii) Body corporate or strata managing agent
- (iv) Community managing agent
- (v) Land and livestock auctioneer or
- (vi) Stock and station agent

Key Exposures

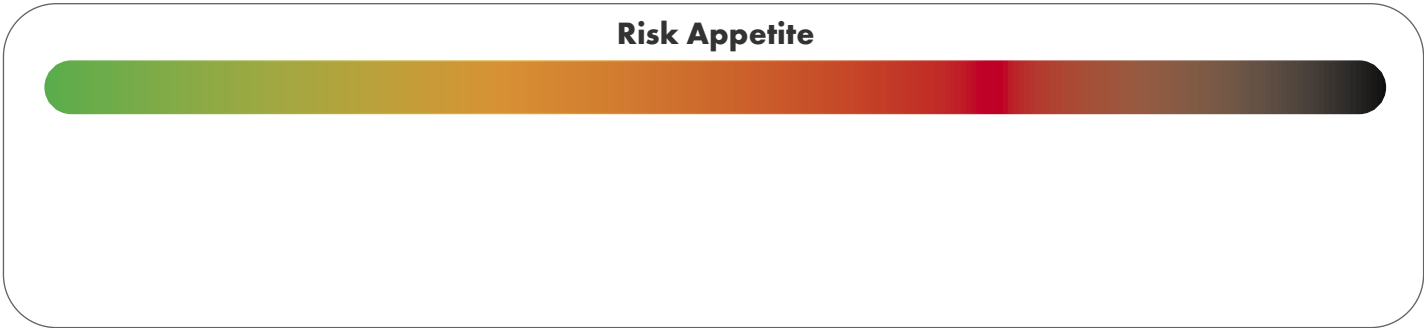
- Misrepresentation relating to the features of a property listed for sale by the real estate agent
- Claims against the agent for non-disclosure regarding the sale of a property, particularly in regards to third party issues
- Errors or delays in lease documentation
- Failure to disclose all covenants or easements on property
- Misrepresentation regarding zoning of land for sale

Underwriting Considerations

- Property management/Strata title management agreement
- Gross income derived from 'off the plan' sales

Limit of Liability

- Up to \$10M

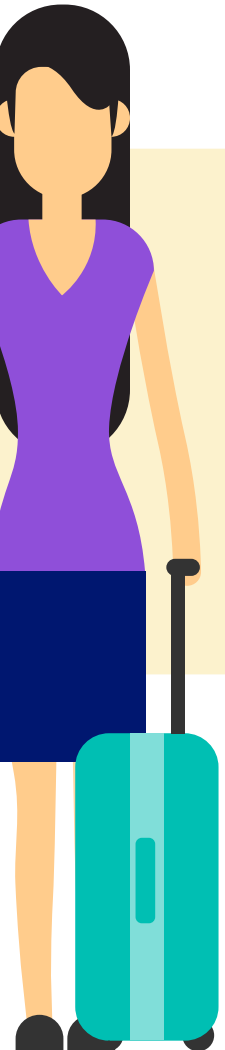


Select each colored pointer to see Risk Appetite

INTRODUCING PROFESSIONALEGE	WORDING HIGHLIGHTS	WORDING CHANGES	PROFESSIONALEGE PRODUCT SUITE	GENERAL LIABILITY INFORMATION	OUR VALUE PROPOSITION	HOW TO ACCESS US	OUR CUSTOMER SERVICES CHARTER	CLAIMS EXAMPLES	VALUABLE & IMPORTANT LINKS	TEAM CONTACTS
ACCOUNTANTS	ARCHITECTS AND ENGINEERS	IT CONSULTANTS	MANAGEMENT CONSULTANTS	MULTIMEDIA CONSULTANTS	RECRUITMENT CONSULTANTS	REAL ESTATE AGENT	TRAVEL AGENTS	MISCELLANEOUS PROFESSIONS (ALL OTHER)		

PROFESSIONALEGE PRODUCT SUITE - Travel Agents

Travel agents make various arrangements for travellers and have the potential to incur legal liability in multiple jurisdictions. AIG covers these unique exposures with a tailored policy wording for the travel industry.



Professional Services Description:

Acting in the capacity of a travel agent or a tour operator.

Key Exposures

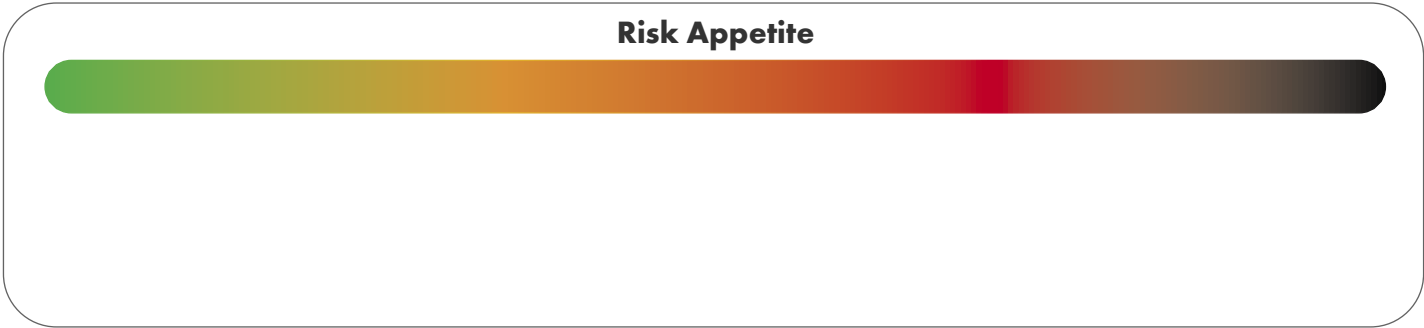
- Providing incorrect flight times, leading to passengers missing their flights or connections
- Failure to book a flight or arrange accommodation
- Faulty or misleading advertising and inadequate communication while planning trips
- Incorrect advice regarding visa requirements
- Incidental negligent advice with respect to travel insurance

Underwriting Considerations

- Arrangement of adventure activity holidays
- Pricing structure and charge out rates
- Claims experience

Limit of Liability

- Up to \$10M

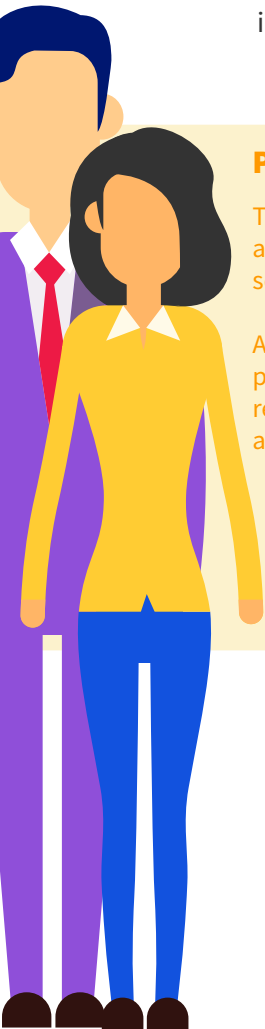


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PROFESSIOALEGE PRODUCT SUITE - Miscellaneous Professions (All Other)

Miscellaneous professions encompass a vast number of occupations. AIG will consider all risks, no matter what their size, from auctioneers to translators. Our breadth of underwriting expertise means that we have the ability to find a professional indemnity solution no matter what the activities of your client are.



Professional Services Description:

The professional services of the policyholder and any subsidiary as specified in the schedule.

AIG underwriters will consider a customised professional services description after reviewing the underwriting information and application.

Helpful Underwriting Information:

AIG is happy to consider many specialist consultants which are not considered traditional occupations. To assist underwriters evaluate and consider terms, please attach the following underwriting information online:

1. Capability statement
2. CVs of principals
3. Sample report
4. Details of largest contracts

Key Exposures

- As specified professions encompass such a large variety of occupations, the list of key exposures is exhaustive

Underwriting Considerations

- As specified professions encompass such a large variety of professions the list of underwriting considerations is exhaustive

Limit of Liability

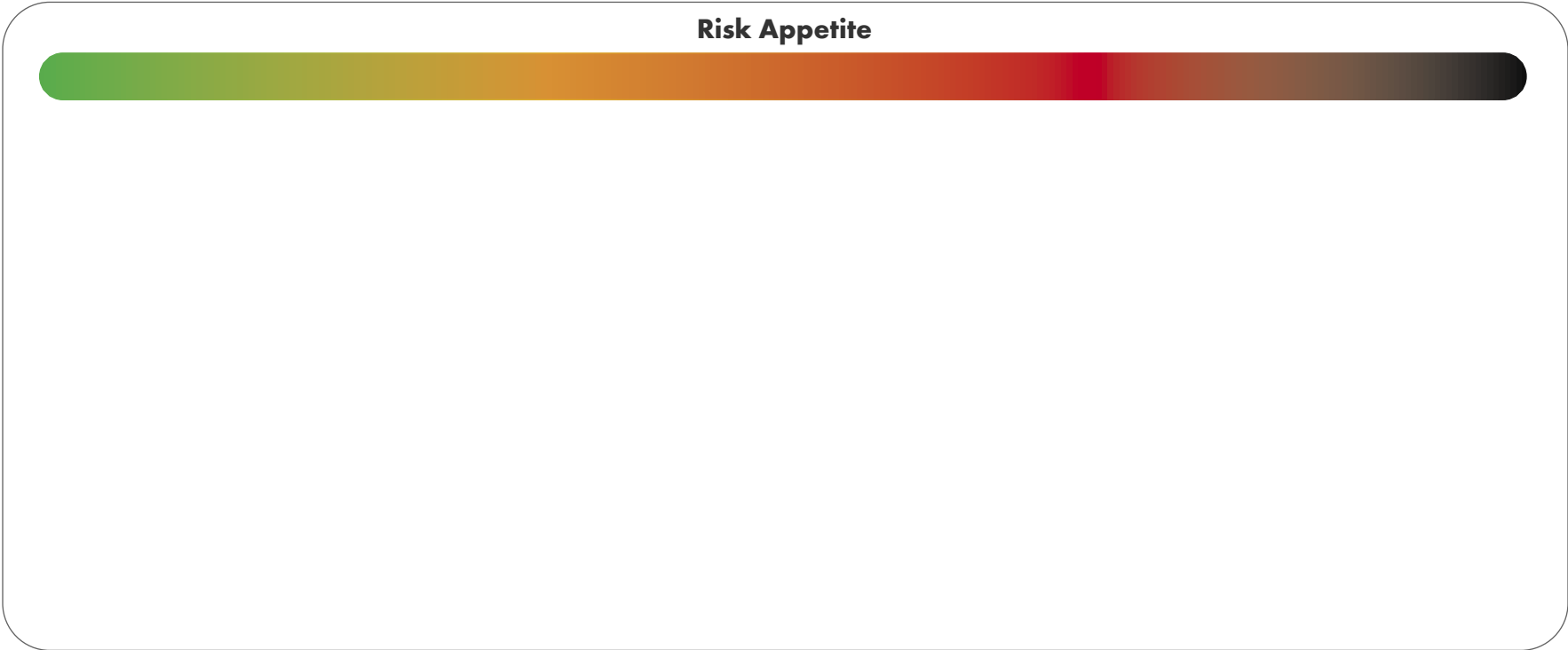
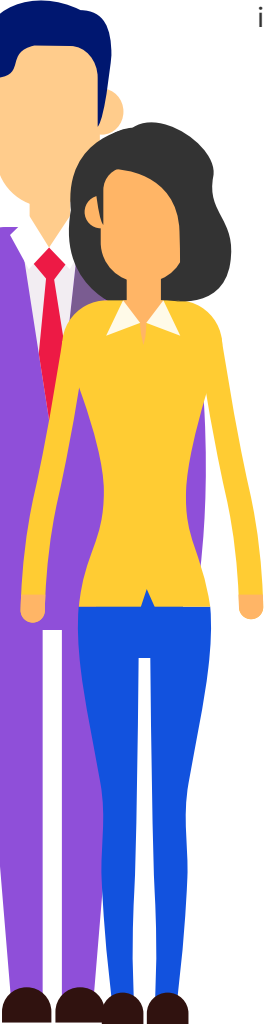
- Up to \$10M

[Click here for Risk Appetite](#)

INTRODUCING PROFESSIONALEDGE	WORDING HIGHLIGHTS	WORDING CHANGES	PROFESSIONALEDGE PRODUCT SUITE	GENERAL LIABILITY INFORMATION	OUR VALUE PROPOSITION	HOW TO ACCESS US	OUR CUSTOMER SERVICES CHARTER	CLAIMS EXAMPLES	VALUABLE & IMPORTANT LINKS	TEAM CONTACTS
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Select each colored pointer to see Risk Appetite

[<< Return to previous](#)

GENERAL LIABILITY INFORMATION

General Liability - Optional Extension

AIG is able to consider a general liability extension to risks which operate within an office-based environment, where featured and available online.

Note the following:

- Not all wordings feature a general liability extension. Where available (and eligible), our system will provide the ability to select a general liability limit.
- General liability cannot be taken in isolation.
- Our information technology consultants wording is provided on a combined liability basis. This means both sections are compulsory and cannot be taken in isolation.
- Available limits for general liability are \$10,000,000 or \$20,000,000.



OUR VALUE PROPOSITION

What Sets Us Apart?

AIG’s updated professional indemnity product provides our professional services clients with cover that is broad and flexible enough to adapt to our ever-changing, commercial world.

Our policy wording provides clients with greater protection against a broader range of risks and allows for specialisation in targeted professions. It also provides comprehensive cover for third party claims made.

The key benefits that our updated product offers are:

- Tailored and improved cover for professional services clients and specified, professions.
- Financial and cash flow protection as defence costs are paid by AIG as and when incurred as opposed to reimbursed.
- Reputational protection from professional services risks and public relations services provided under the policy.
- Relations services provided under the policy.



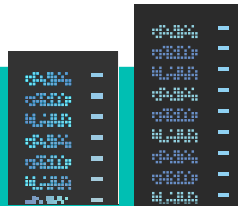
Claims First Servicing

Our claims team is dedicated to delivering claims excellence to clients through our ‘claims first’ commitment.



Our Experiences People

Our underwriters are passionate industry experts, providing knowledge and expertise to clients, delivering added value to each individual risk.



Delivering Integrated Solutions

Automated end-to-end technology and process solution to better service clients.



BusinessGuard Advisory Panel

AIG offers all clients immediate legal advice in the event of a claim being made.



Breadth of Cover

Provides certainty of coverage for financial loss, personal injury and property damage in the event of a third party claim for a wide variety of professions.

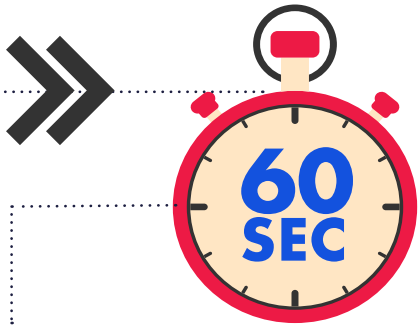


Knowledge Sharing & Training

Our underwriting team is dedicated to sharing knowledge and training others on the growing complex risks associated with professional indemnity.

HOW TO ACCESS US

AIG SYSTEM FEATURES & BENEFITS



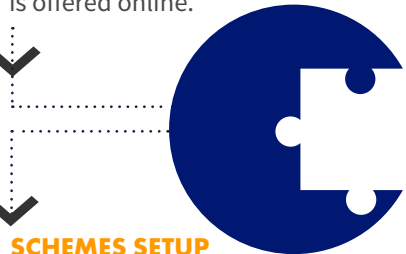
STREAMLINED APPLICATION PROCESS

A quote can be obtained in as little as 60 seconds for risks that meet underwriting system criteria.



COMMISSION

A higher than market commission rate of 22.5% is offered online.

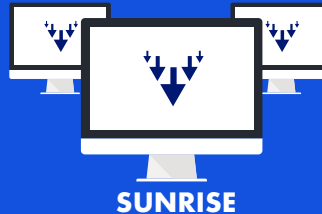


SCHEMES SETUP

AIG will consider schemes and facility arrangements for industry professions.

PROFESSIONAL LIABILITY

AIG offers two simple and easy ways to access our products: via Sunrise and our AIG direct platform



SUNRISE

STEP 1: Access broking system. Enter the following code :
•PROFLIAB

STEP 2: Complete the online proposal and all underwriting information. Depending on risk details, premium will automatically generate or a manual referral to the underwriter will be required.

STEP 3: Formal policy documentation on AIG letterhead can be downloaded via the sunrise platform. AIG's formal offering is subject to the downloaded policy schedule and policy terms and conditions.



AIG CyberEDGE Product

Did you know our cyber product is available via the same process as above. Simply select cyber instead of professional indemnity on the policy details page.



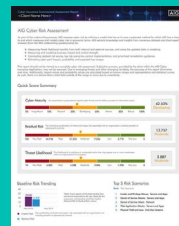
DIRECT

STEP 1: To allow setup on the AIG direct platform, please email your contact details to: transact@aig.com

STEP 2: Access the platform via the following link:
<http://myaig.com.au>

STEP 3: Complete the online proposal and all underwriting information. Depending on risk details, premium will automatically generate or a manual referral to the underwriter will be required.

STEP 3: Bind and print policy documentation. Once the policy has been bound, the policy schedule, wording and certificate of currency will be available for download from the system. Closings are not required when following this process.



STEP BY STEP GUIDE TO TRANSMACT

A detailed step-by-step guide for our brokers is provided in the following link: [Transact Step-by-Step Guide](#), which will assist you to easily navigate our Transact portal.

OUR CUSTOMER SERVICES CHARTER

Providing Excellence in Customer Service

Quality Service

Local claims and underwriting teams will assist in providing the highest quality service.

Meaningful Responses

We believe in working together to provide solutions for your clients.

Relationship Driven

We invest in relationships with our partners every day.

Consistency & Collaboration

We are committed to providing consistent underwriting responses.

Clear Communication

We are committed to communicating clearly and educating you about our products and decisions.

Transparency

Our underwriters are committed to having an open and honest dialogue with you.

Contacting Us



Access our latest team contact list at www.aig.com.au/aig-contacts



commercialfinanciallines@aig.com



1300 242 784



The First 48 Hours: What to Expect?

The Commercial Financial Lines team is a national group of underwriters who are contactable during standard business hours

24 hours

We will return business referrals to you within 24 hours.

48 hours

During peak hours at the end of the month, we will return business referrals to you within 48 hours.

Claims

For claims information and to download a claims form contact us at: www.aig.com.au/claims

Call: 1800 222 123

Email: finclaims@aig.com

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PROFESSIONALEGE PRODUCT SUITE - Accountants



Group Accounting Services

The insured was retained to provide accounting and taxation services to a number of companies within a group and related individuals. Over several years, the administrative manager of one of the companies stole millions from accounts held by group's bank and deposited the money into personal accounts.

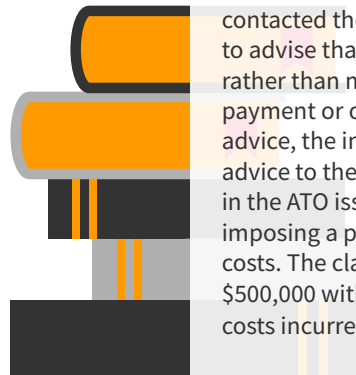
The insured was sued for negligence and for breach of retainer, on the basis that it failed to:

- Exercise due care, skill and diligence;
- Draw to the plaintiffs' attention the unusual or large adverse movements in account balances; or
- Recommend to the plaintiff appropriate further investigation.

AIG paid \$372,431.55 in defence costs. The claim settled in the insured's favour. The insured was in a strong position to defend the allegations against them as their files were impeccable with all matters well documented, including the terms of the retainer. They were able to demonstrate they raised concerns regarding the financial performance of the trading entities and their internal controls, and recommended the appointment of an external specialist to review the companies' procedures. No internal or external review was ever conducted as the staff were "trusted".

Capital Gains Tax

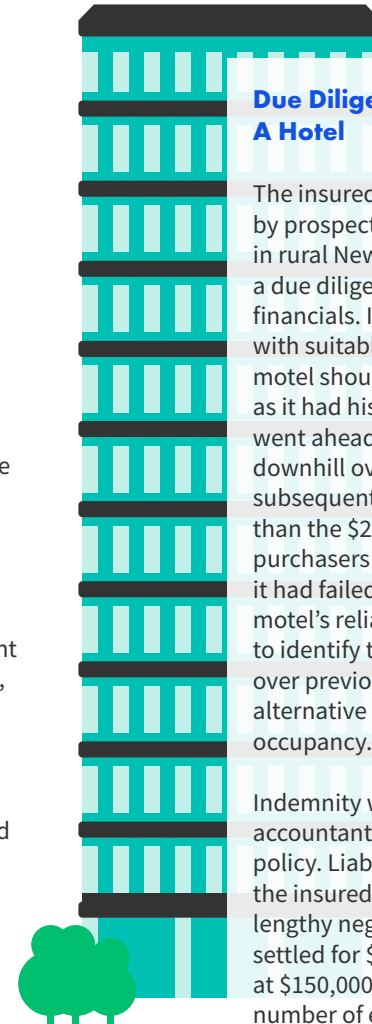
The claimant issued proceedings against the insured alleging negligence in the insured's provision of accounting and tax advice. The claimant sought damages of approximately \$900,000, being the penalty and costs imposed against them by the ATO as a result of a failure to pay CGT on the transfer of a property valued at \$11 million. The insured had advised the claimant no CGT liability arose as a result of a misinterpretation of new regulations. The complication in this matter was that once the ATO contacted the insured and claimant to advise that a CGT liability arose, rather than make a voluntary payment or obtain independent advice, the insured defended its advice to the ATO which resulted in the ATO issuing proceedings and imposing a penalty and incurring costs. The claim was settled for \$500,000 with \$45,000 of defence costs incurred.



Due Diligence in the Sale of A Hotel

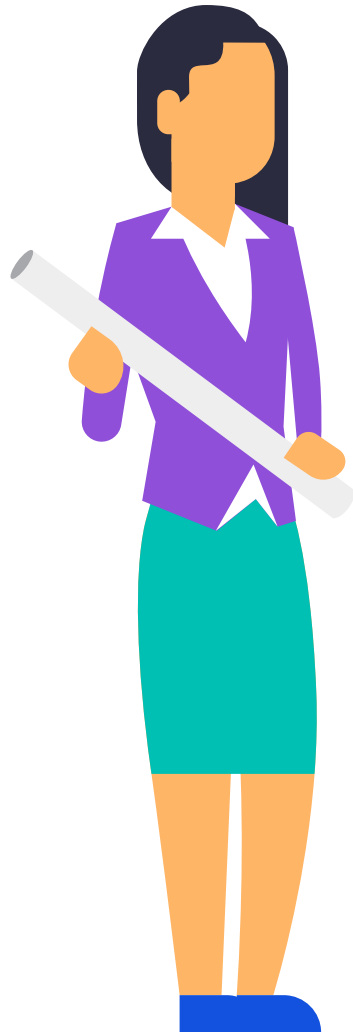
The insured accountant was retained by prospective purchasers of a motel in rural New South Wales to undertake a due diligence review on the motel's financials. In short, the conclusion with suitable caveats was that the motel should continue to perform well, as it had historically. The purchase went ahead but the business went downhill over a short period and it was subsequently sold for substantially less than the \$2.12m purchase price. The purchasers sued the insured alleging it had failed to properly assess the motel's reliance on major customers, to identify the variance in occupancy over previous years and to provide alternative analyses based on reduced occupancy.

Indemnity was granted under the accountant's professional indemnity policy. Liability was hotly disputed but the insured faced some exposure. After lengthy negotiations the claim was settled for \$375,000 plus costs agreed at \$150,000. Defence costs including a number of experts utilised amounted to \$381,000.



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PROFESSIONALEGE PRODUCT SUITE - Engineers



Architects Kerb and Channel

The insured architect was engaged to set out the kerb and channel in accordance with construction plans. After being pursued for errors in setting out the kerb and channel, the insured accepted that the alleged wrongful act was committed during the course of carrying out its professional services. The claimant sought remedial costs from the insured of excavating, removing, disposing of and replacing the kerb and drain. A scope and cost of works was agreed and payment of \$12,000 was made.



Architects Building Demolition

The claim arose out of the insured's involvement in the design of two commercial buildings built on a landfill site. The buildings sustained considerable damage as a result of uneven settlement, resulting in one building having to be demolished. The claimant sought damages of \$15.4 million from the builder and the insured to whom it had sub contracted the design. Expert evidence agreed that the design of the buildings was inadequate as the design did not accommodate the continuing settlement of the fill in order to avoid movement of the buildings structure. The claim settled at mediation at approximately 50% of the claimant's claim, with the insured paying less than 50% of the settlement figure.

Engineers Basketball Anyone?

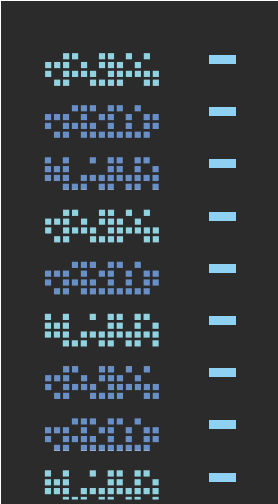


The insured was retained to prepare engineering details for a basketball court for a city council. The insured produced a number of sketches based on the requirements. Shortly after the basketball court was constructed, the council requested that it replace the slab due to an assertion that the required cover to the reinforcement was inadequate and the acrylic sports surface was lifting adjacent to the expansion joints. The insured successfully defended the claim on the basis that the insured was not on site when the slab was poured to assess the reinforcement cover, nor at the time the acrylic sports surface was applied to assess the suitability of the slab surface and the associated joints. Defence costs covered in the matter was in the hundreds of thousands.

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PROFESSIONALEGE PRODUCT SUITE - IT consultants

Maintenance



Part of this insured’s particular business was maintaining third party servers. As the insured was cleaning the servers for a third party, the activity triggered the fire alarm and monitoring systems, and whilst there was no fire, the alarm did prompt a heavy response from the Fire Department. The Fire Department charged the insured’s client all costs, which amounted in the tens of thousands associated with the call out. AIG responded to the claim as damages arose in the form of the call out due to the insured providing the professional service, namely its core function to clean and maintain a fully functioning server.

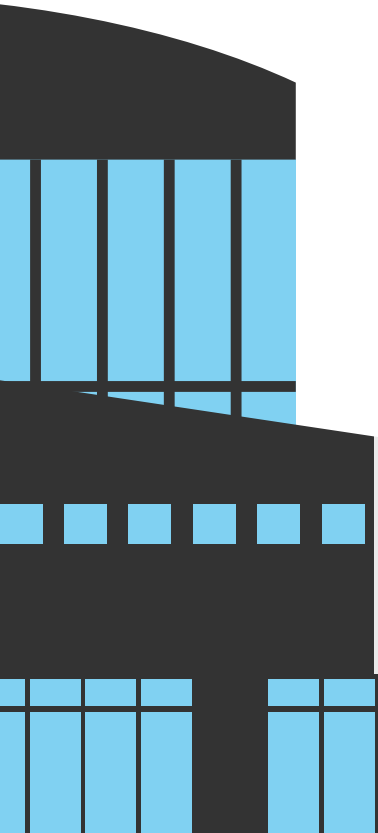
Software Development



The insured was engaged to develop a software solution for a client. The software had bugs and the insured was unable to resolve the issue. The client appointed lawyers and made a claim against the insured for misleading and deceptive conduct and sought damages.

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PROFESSIONALEGE PRODUCT SUITE - Multimedia Consultants

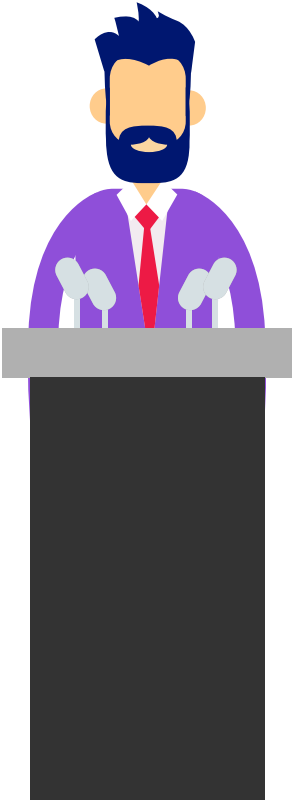


Road to Resolution

The insured is a media company. They received notification from a high profile individual that they had been defamed. The insured had already engaged lawyers prior to notifying the matter and a draft response had been prepared which was an aggressive rebuttal of the claim. AIG worked with the insured’s solicitor to alter the response to a more conciliatory denial. In the course of discussions around engaging panel lawyers, the insured received notice that the claim against them would not be pursued.

It May Just Be My Eyes, But...

The insured was engaged for the purposes of publishing a magazine on behalf of a client. After having printed 40,000 copies of the magazine, the client discovered an error before the mail out, and it was established that the insured had relied on low resolution images when sending the magazines for printing. AIG indemnified the insured for costs associated with the error in the amount of approximately \$22,000.



Defending Defamation

The insured was accused of defamation as a result of broadcasting commentary during a professional association’s conference. Proceedings in the matter were ultimately defended at a cost of over \$250,000, including the costs of the appeal.

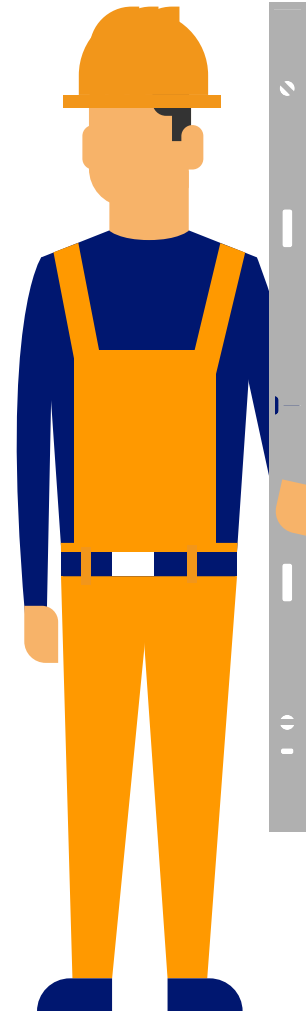
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PROFESSIOALEDGE PRODUCT SUITE - Real Estate Agents

Is There Additional Parking?

The insured estate agent acted for the vendor of an apartment in an inner-suburban residential complex. The purchaser commenced Magistrates' Court proceedings against the insured, alleging the agent had engaged in misleading and deceptive conduct by stating that the apartment came with two car-parking spaces when in fact it had only one. The claim was for the difference between the purchase price of \$652,000 and the alleged lower value of \$620,000 for the apartment with one parking space.

Indemnity was granted under the AIG civil liability policy. The insured agent was exposed to liability because the property was promoted as having two parking spaces. The agent relied solely on information provided by the vendor without making any enquiries of their own. The only available defence was that the purchaser had inspected the property and the contract of sale clearly indicated there was only one space. Legal advice recommended a commercial settlement, and the claim was settled by payment of \$25,000 to the claimant. As early resolution strategies were implemented, defence costs in the matter were limited to \$8,383.



Repairman Required...

The insured, in their capacity as managing agent of a rental property, was sued along with the landlord by the tenant who had fallen approximately five metres to the ground after the handrail on an external stairway gave way. His injuries were so severe, a full recovery was unlikely.

Indemnity was granted to the insured as investigations revealed a handyman had performed unsatisfactory repairs to the balustrade shortly before the incident. The defendants joined the handyman in the proceedings; fortunately he was insured. The liability exposure of the insured estate agent and the landlord was limited and the claim was ultimately settled at mediation for \$380,000 all-inclusive with the insured and landlord each contributing \$40,000 to the settlement. Due to the complexities of the claim, defence costs were substantial, totalling \$53,431.

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PROFESSIONALEGE PRODUCT SUITE - Travel agents



Missing Connections

The insured made a booking for two clients travelling to Europe. The employee made an error in the dates, which meant the client missed the connecting flight. The clients had to pay extra to resume their travel plans and claimed the costs from the travel agent. Whilst the claim was successfully settled, it cost over \$15,000 to resolve.



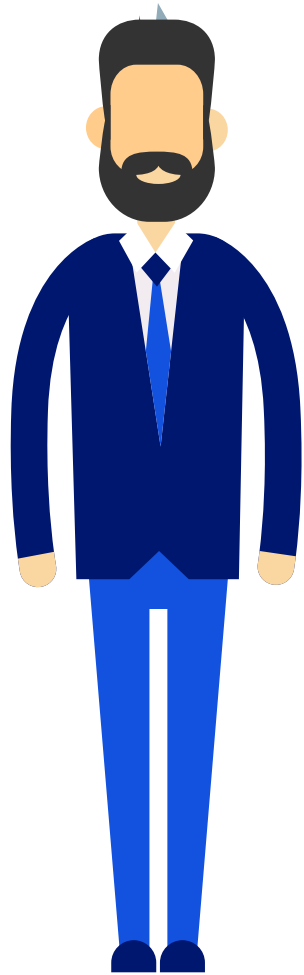
Visa Problems

The insured agent was assisting clients, a family of four, with visa applications and ultimately recommended the wrong type of visa. Entry to the country where the visa was required was a critical part of the clients' itinerary and as a result the rest of the trip had to be cancelled, giving rise to lost flights, transport and accommodation costs. The value of the claim quickly mounted and resolution of the claim could only be achieved through a significant payment.



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PROFESSIONALEGE PRODUCT SUITE - Miscellaneous Professions



Right Candidate?

The insured was assisting with hiring a financial controller, and was required to vet the candidates history and background. The successful candidate was not found to have suitable skills, qualifications or background referenced in their application. Claim costs in the matter exceeded \$50,000.

Experience of a Lifetime

The insured was a tour group organiser that had purchased a number of tickets worth thousands of dollars each to a major sporting event on behalf of a group. Whilst in the insured's care the tickets were destroyed, and due to the nature of the event, the only way to replace the destroyed tickets was to purchase new ones. Claim costs were in excess of \$15,000.



VALUABLE & IMPORTANT LINKS

Customer service is at the center of our core values and thus we believe in providing you with easy access to all of our key documents and information. Simply click on the following links to access all relevant documentation to view and download. You can access all of these tools via our website at www.aig.com.au/professionaledge



[Lodging a Claim](#)

Lodging a claim is easy, download the claims form via this link and click submit.

To contact our claims team directly, please email: finlinesclaims@aig.com



[Business Guard Advisory Panel](#)

AIG offers clients access to a panel of legal experts to assist with advice in the event of a potential claim (subject to terms and conditions). Navigate to our full list of legal experts and access legal advice today.



[Policy Wordings](#)

Access our policy wording library via the icon above. If your preference is to navigate to a particular profession wording, see the following list of links:

- [Accountants](#)
- [Architects and Engineers](#)
- [IT Consultants](#)
- [Management Consultants](#)
- [Miscellaneous Professions](#)
- [Multimedia Consultants](#)
- [Recruitment Consultants](#)
- [Real Estate Agents](#)
- [Travel Agents](#)



[Proposal Forms](#)

Navigate to our full library of ProfessionalEdge proposal forms. Our proposal forms are now digitally enabled and can be completed and submitted electronically to enable ease of transaction.



[AIG System Support](#)

Forgot your password? Navigate to http://myaig.com.au and click the Forgot password link on the right hand navigation toolbar.

Need further system support?
Contact our Transact support team:
T: 1300 242 784
E: transact@aig.com

TEAM CONTACTS



Get in touch with our team of underwriters for assistance with quotes and renewals.

For a full list of team contacts, navigate back to Our Customer Services Charter or... contact us on the commercial financial lines national switchboard. Details below:

Tel: 1300 242 784
E: CommercialFinanciallines@aig.com

[Request a Call Back](#)

Request a call back service for quote and renewals by simply clicking on the following email link. This will open a pre-set email.

Simply enter your name and phone number into the email and click send. An underwriter from our team will call you back within 48 hours.

Click this [link](#) to open a pre-set email.

[Request Further Product Information](#)

Request a session with our product experts or a Product Training Session

Please reach out to our Commercial Manager who will organise a private product/training session with our PI experts.

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Professional Indemnity Practice Lead (Commercial)
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