

# BusinessGuard Liability Insurance for Commercial Clients

(up to \$500m turnover)

At AIG, we believe in protecting and guarding what matters to our clients – their business, people and future. AIG BusinessGuard offers a tailored solution for clients with turnovers up to \$500m. Contact our Casualty team dedicated to supporting your state [here](#).

## Our Occupations Risk Appetite Guide

### Growth Occupations

- Wineries
- Food and Beverage
- Consumer Product Manufacturing
- Commercial Real Estate and Property Owners
- Hospitality, Leisure and Entertainment

### Office-Based Services Risks

- Clothing and Textiles Manufacturing
- Transport and Logistics
- General Trades
- Industrial Manufacturing

### Declined Occupations

- Motor Vehicle Critical Parts
- Pharmaceuticals or Nutraceuticals
- Child-Related Product Manufacturing
- Mining

### Claims Capabilities

**AIG's Claims Expertise**

We are committed to service excellence and have a dedicated, local Casualty Claims team in Australia to efficiently handle your claim should a claim arise.

**Claims Example**

**Manufacturer of aluminium foil and packaging containers - Product Failure**

Whilst manufacturing aluminum foil and packaging containers for a bakery, the sheering process created dust and flecks leading to the contamination of third party products. Subsequently the bakery claimed the costs of damages to their product.

**Paid: \$113,000**

# AIG Commercial Insurance Coverage

We provide individually tailored insurance solutions to suit the unique requirements of a clients' business.

## Coverage:

**Minimum Premium:**  
\$5,000 + +

**Maximum Capacity:**  
\$50,000,000 subject to industry segmentation and underwriter discretion.

**Minimum Deductible:**  
\$1,000

**Injury to Contractors:**  
\$25,000

## Optional Extensions

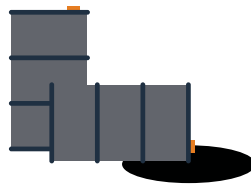
**Errors & Omissions  
(Up to \$1m)**



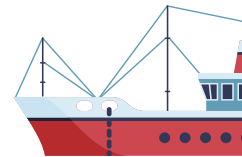
**Recall (Up to \$1m)**



**Environmental  
Impairment  
Liability (Up to \$1m)**



**North America  
Exports Cover**

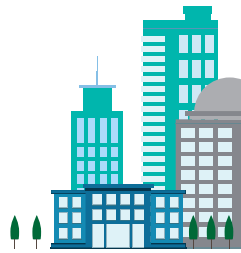


**Multinational  
Coverage**



## Additional stand-alone coverage available through AIG Casualty upon request

**Excess Liability**



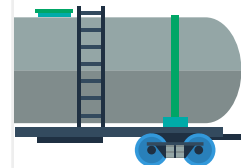
**Umbrella**



**Contaminated  
Product Insurance**



**Environmental  
Liability**



## Why AIG



### Market leader

Our worldwide perspective helps us to anticipate emerging risks, while our local presence provides access to underwriting excellence and tailored solutions suited to the Australian market.



### Local expertise

AIG provides expert decision making, claims handling and added value consultancy services in local markets.



### Multinational expertise

Extensive knowledge of sophisticated multinational program structures.



### Flexibility

Our customers can negotiate alternative insurance capital, deductibles and coverage, tailoring the ideal risk management solution for their situation.



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 70 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.au](http://www.aig.com.au) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig).

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