

FOR BROKERS



Product Profile

BusinessGuard Liability

At AIG, we believe in protecting and guarding what matters to our clients – their business, people and future. AIG BusinessGuard Liability offers a tailored solution for clients with turnover up to \$500m.

Any business or industry can fall victim to a simple slip and fall accident or a claim for damage to third party property. General Liability cover from AIG protects your business from the financial costs that could follow whilst ensuring an injured party receives fair compensation.

Our team has extensive technical expertise and in-depth knowledge of a broad range of industries. This allows us to provide liability clients with relevant risk mitigation and coverage solutions that address their unique exposures.

Key Information

- Minimum Premium: \$5,000 + +
- Maximum Capacity: \$50,000,000
- Minimum Deductible: \$1,000
- Injury to Contractors: \$25,000

Product Coverage and Key Features

BusinessGuard Liability provides cover for injury to any third party, or third party property damage arising from your business operations, including the sale of your products. We have also developed specific automatic extensions for targeted growth industries, which are included at no extra cost.

Key Features

- Care Custody Control \$500K
- Automatic cover for Principals Indemnity
- Affirmative cover for Cyber

Optional Extensions

- Manufacturer's E&O
- Product Recall Expenses and
- Environmental Impairment Liability

Our Risk Appetite

Preferred Industries & Occupations		Non-preferred Risks
<ul style="list-style-type: none"> ✓ Commercial Real Estate ✓ Consumer Product Manufacturing ✓ Food & Beverage* ✓ Hospitality, Leisure & Entertainment ✓ Industrial Real Estate 	<ul style="list-style-type: none"> ✓ Manufacturing ✓ Property Owners ✓ Retail ✓ Transportation ✓ Wineries & Viticulture* 	<ul style="list-style-type: none"> ⊗ Aviation ⊗ Chemical Products ⊗ Medical ⊗ Mining

*Tailored wording available

These are targeted industries. Other industries and occupations can be reviewed and considered upon further discussion.

Our Claims Expertise

Our locally-based team of skilled claims professionals are empowered decision-makers with vast expertise in handling claims for a diverse range of Commercial clients. Below are two examples to illustrate the types of risks that AIG's BusinessGuard Liability cover can help protect our clients against.



Products Liability

A customer goes to the football and buys a coffee and cake produced by the insured (coffee bean manufacturer). Shortly after the game, the customer begins to feel unwell and discovers they have food poisoning. The Insured receives a call from the venue advising them that a number of patrons have fallen sick and the cause of the illness has been identified as their coffee.



Public Liability

A contractor falls on a wine spill at the insured's premises (wine tasting and cellar door venue). As a result of the fall, the contractor requires surgery and is unable to resume the same role resulting in economic losses.

Scenarios are purely for illustration purposes. Policy coverage will depend on the policy terms, conditions, exclusions, and the factual circumstances of the particular claim.

The AIG Advantage

We believe that being easy to do business with, remaining flexible and solutions-focused, and leveraging our local insights with global expertise is what truly sets us apart.



Technical expertise

AIG offers unmatched underwriting expertise on target industries with the flexibility to offer a wide range of liability solutions.



Loss control services

For more complex risks, our risk team provides a unique perspective and risk mitigation strategies on the latest developments across a broad range of industries.



Claims excellence

Locally-based claims experts with the added benefit of leveraging our global network for quick and informed decision making.



Multinational capability

Specialised team with extensive reach and the ability to serve multinational clients across 215+ countries and jurisdictions.

Contact

From SME to Multinational, talk to the decision makers.

Our Casualty team services the whole of Australia and are available on mobile. For your ease of reference, we have split our contacts by State – depending on where you are located.



[Speak to our team today.](#)



 [aig.com.au](https://www.aig.com.au)

Availability of coverage is subject to underwriting assessment. The precise scope and breadth of policy coverage is subject to the specific terms, conditions and exclusions of the policy wordings and any applicable module extension(s).

American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide insurance solutions that help businesses and individuals in approximately 70 countries and jurisdictions protect their assets and manage risks. AIG common stock is listed on the New York Stock Exchange.

All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Coverage is subject to the insurance contract and actual policy language. Non-insurance products and services may be provided by independent third parties.

In Australia, insurance is issued by AIG Australia Limited ABN 93 004 727 753 AFSL No 381686.

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