



A New Horizon for Management Insurance

AIG is about seeing the big picture and building innovative, forward-looking insurance solutions for our clients.

Our Gold Complete offering is the broadest and strongest cover the AIG Financial Lines team has ever produced in Australia.

Our new and enhanced version now also includes a full Kidnap, Ransom and Extortion cover and a Costs and Expenses Section.

In addition, we have also released Gold Complete for Financial Institutions.

Key Features

A flexible, modular design

- Clients can ‘mix and match’ across Gold Complete’s 13 modules, providing a tailored solution that addresses their specific management liability exposures. Each module also has common policy language, ensuring no gaps in cover.

1. Directors’ & Officer’s (D&O)
2. Company Securities
3. Side A Protection
4. Statutory Liability
5. Lifetime Prospectus Liability
6. D&O Lifetime Run-Off
7. Employment Practices Liability
8. Corporate Superannuation Trustees Liability
9. Kidnap, Ransom and Extortion
10. Crisis
11. Crime Protection
12. Excess Insurance
13. Costs and Expenses

Annually renewable or evergreen

- Gold Complete may be offered as either a traditional ‘annually renewable’ policy or an ‘evergreen’ insurance policy

Reinstatements



- Ability to offer reinstatements for selected risks across the following sections:

- ✓ D&O
- ✓ Lifetime Prospectus Liability
- ✓ Lifetime D&O Run-Off
- ✓ Employment Practices Liability
- ✓ Corporate Superannuation Trustees Liability
- ✓ Crime Protection

Backdated continuity & difference in conditions cover

- We are able to offer backdated continuity and a difference in conditions extension

International coverage extensions

- Gold Complete has a number of features designed to create a more seamless global solution, including:

- ✓ International jurisdiction for managers – where we also adopt the most favourable and locally adapted coverage possible
- ✓ Financial interest clause – ensures that clients are covered for their financial interest in any overseas subsidiaries where the law does not permit the subsidiary to be insured on a non-admitted basis
- ✓ Passport coverage – enables the Gold Complete policy to act as the master policy for a global program, and ensuring that any local multinational policies afford the same coverage as the master policy

Claims protocol and board presentations

- Gold Complete includes as standard a comprehensive claims protocol that details how and when AIG responds to your client
- As an added benefit of Gold Complete, if the company securities section is purchased, the client will also have the option of having AIG present to their board of directors on our experiences



Gold Complete Product Profile

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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