





My Business Pack

SME Solutions for Community Broker Network

Flexible multi-line insurance with essential covers for small and medium-sized Australian businesses.

AIG My Business Pack provides extensive protection for Small and Medium sized (SME) businesses that helps our customers to reduce the impact of a loss, and recover faster should the unexpected occur. Our insurance packages can be customised and include the essential cover you'd expect – plus a lot more, so that you can focus on growing your business, confident in the knowledge that we've got your back.

<h3>The AIG Advantage for SME</h3> <ul style="list-style-type: none"> ① AIG was the largest insurer of SME Package business on the Steadfast Client Trading Platform (SCTP) for the preceding financial year (ending 30 June 2020) ① AIG offers packaged solutions for businesses with up to \$20M turnover and up to \$10M asset value. Consideration can be given for low hazard preferred risks up to \$20M asset value ① Up to \$20M Liability limit of indemnity ① Local, experienced claims examiners 	<h3>Dedicated SME Underwriters</h3> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">  <p>Primary Contact Linsey Casey T 03 9522 4069 M 0402 974 893 E linsey.casey@aig.com</p> </div> <div style="width: 45%;">  <p>Secondary Contact Joseph Ryder T 03 9522 4085 M 0434 879 696 E joseph.ryder@aig.com</p> </div> </div>																								
<h3>Points of Difference</h3> <ul style="list-style-type: none"> ✔ Business Interruption (BI) section has no under-insurance clause ✔ Equipment breakdown is blanket cover. Limit 'any one loss' up to the Building or Contents sum insured. No single item limit ✔ Equipment Breakdown automatically includes up to \$250K BI cover following breakdown if BI section is operative ✔ BI sums insured are pre-populated with AIG's 'suggested' Gross Profit based on the occupation (in Sunrise) ✔ Option for Transit – \$250K comprehensive cover ✔ Option for Management Liability Private Light – \$250K aggregate limit 	<h3>Additional Benefits through SCTP</h3> <ul style="list-style-type: none"> ⊕ 26.5% commission ⊕ Property Damage - Automatic 20% uplift to Total Insured Amount ⊕ Property Damage - \$10,000 Taxation Audit cover ⊕ Business Interruption, Deferral of Indemnity Period - option to commence the period up to 12 months after the damage occurred 																								
<h3>Targeting - Growth Sectors / Occupations</h3> <table border="0"> <tr> <td>Accommodation - Hotels/Motels</td> <td>Manufacturing - Metal Product/Machinery - low hazard</td> <td>Trade Contractors (targeting <\$1.5m turnover)</td> </tr> <tr> <td>Business and Consulting Services</td> <td>Property Owner - depending on tenants occupation(s)</td> <td>Wholesaling - Low Hazard</td> </tr> <tr> <td>Cafes, Restaurants, Takeaways</td> <td>Retailing</td> <td></td> </tr> <tr> <td>Health Services - GPs/Surgeries/Specialists</td> <td></td> <td></td> </tr> </table>	Accommodation - Hotels/Motels	Manufacturing - Metal Product/Machinery - low hazard	Trade Contractors (targeting <\$1.5m turnover)	Business and Consulting Services	Property Owner - depending on tenants occupation(s)	Wholesaling - Low Hazard	Cafes, Restaurants, Takeaways	Retailing		Health Services - GPs/Surgeries/Specialists			<h3>Declines - Outside Risk Appetite</h3> <table border="0"> <tr> <td>Accommodation - Hostels/Ski Lodges</td> <td>Logistics Warehouses</td> <td>Pubs and Nightclubs</td> </tr> <tr> <td>Contractors - Civil Construction/Mining</td> <td>Manufacturing - Chemical/Plastics/Rubber/Paper</td> <td>Smash repairers</td> </tr> <tr> <td>Farming and Agricultural</td> <td>Mining and Petroleum</td> <td>Waste Disposal and Management, Recycling</td> </tr> <tr> <td>Food Manufacturer - high hazard (e.g. Abattoir)</td> <td>Personal Services - Adult/Laundries/Tanning/Tattoo Parlours</td> <td>Wholesale - high hazard</td> </tr> </table>	Accommodation - Hostels/Ski Lodges	Logistics Warehouses	Pubs and Nightclubs	Contractors - Civil Construction/Mining	Manufacturing - Chemical/Plastics/Rubber/Paper	Smash repairers	Farming and Agricultural	Mining and Petroleum	Waste Disposal and Management, Recycling	Food Manufacturer - high hazard (e.g. Abattoir)	Personal Services - Adult/Laundries/Tanning/Tattoo Parlours	Wholesale - high hazard
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Insurance products and services are provided by AIG Australia Limited ABN 93 004 727 753 AFSL 381686. This product profile is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording. Availability and terms and conditions of coverage are subject to underwriting and application criteria. Information shown is subject to change.

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 80 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.

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