



AIG UK Limited

A Member Company of American International Group, Inc.

www.aiguk.co.uk

London Office

LONDON

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Scotland & Northern Ireland Region

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South East Region

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Mini-XS

RAPID EXCESS LIABILITY QUOTATION
SYSTEM FOR BROKERS

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

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These are brief product descriptions only. Refer to the policy for full terms and conditions applicable. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.



Excess layer insurance has never been so important.

Huge liability losses may have devastating balance sheet impact for companies of all sizes and it's important for businesses to ensure they have adequate liability limits. Businesses with US exports face particularly intense exposures, and here at home many councils and larger companies require limits of £10m or more on their suppliers' liability policies.

Last minute arrangements! Because the details of the primary liability have to be agreed first, there maybe very little time to consider excess covers. This means that excess layers are frequently put together at the last minute or in response to urgent contract requirements. The good news is that our Mini-XS quotation system is so fast, that quotations can be provided in seconds, and excess coverage can be arranged on a competitive annual basis, in good time, at renewal.

Mini-XS is a rapid quotation solution for excess liability lines:

- Rapid excess liability quotation system sits on broker's desktop
- For businesses with annual turnover up to £20m (see excluded activities opposite)
- As few as 8 questions, quotes in seconds.
- Quotes for Excess Employers Liability, Excess Public and Products Liability and Excess Motor (third party property damage)
- Cover confirmed by automated email. Rapid policy issue.
- Specimen policy and endorsement wordings available for immediate printing
- Can be tailored around brokers' individual schemes and can copy information from client lists to avoid double keying

Mini-XS is for businesses:*

- ✓ based in the UK with turnover up to £20m (including US exports)
- ✓ with 5 Year claims history (no more than £250,000 of claims in any 1 year)
- ✓ whose primary liability policies have minimum limit of £1m (if Excess Public Liability/Products required) or £5m (if excess Auto or Excess Employers Liability required)
- ✓ whose existing liability business is not with other AIG companies

* Businesses deploying heat work also need a suitable heat work condition on their primary liability policy

Mini-XS is not suitable for all businesses such as:

- ✗ Businesses involved in certain processes including asbestos, explosives, firearms, recycling
- ✗ Businesses in the transport, energy, chemical, pharmaceutical, construction sectors
- ✗ Larger sporting and entertainment venues. Government organisations

Reduced admin: all required covers are issued under single Excess Elite policy wording reducing administration and the possibility of gaps in cover.

Separate Limits: for Excess Public and Products liability, Excess Employers Liability and Excess Motor Liability (third party property damage).

Crisis Containment included: if an incident threatens to trigger excess indemnity an approved crisis communications company provides professional communications expertise (up to the £100,000 value) to advise and handle the insured's external communications with the media and internal communications to staff.

Medical & Vocational Rehabilitation included: cover is triggered by serious personal injury that could impact the excess layer provided by Excess Elite. May include private treatment where NHS delays are detrimental to recovery, complementary treatments, and vocational consultancy.

A full list of excluded risks is provided in the Mini-XS quote engine.

Contact any AIG UK branch, to find out more or arrange a demonstration of Mini-XS

This is a summary only. For details of policy cover a specimen policy wording is available from any AIG UK branch.

