

AIG

Property Owners

Trade on **AIG eXtra** and Acturis

AIG's Property Owners package product is designed for UK commercial property portfolios. While focused on commercial risks, our appetite includes mixed-occupancy locations and up to 25% residential risks within a portfolio. The package provides broad and flexible coverage through both standard and optional sections. Individual locations up to £5 million sum insured are quotable online with up to £10 million sum insured coverage available on referral.

Key Highlights

- Designed for commercial property risks and portfolios of up to 20 properties.
- Simple mixed occupancy (commercial and residential within one location) risks accepted.
- Up to 25% residential risks can be accommodated within a wider commercial portfolio.
- Unoccupied premises within a wider portfolio considered on referral.
- Contents includes up to £25,000 for carpets, £25,000 for landlord's content and £10,000 for computer equipment.
- Business interruption includes alternative accommodation, rent and book debts.
- Virtual Medical Care included as standard.
- Minimum premium £125 + IPT.

Target Risk Profile

Individual Locations	Up to £5m (up to £10m on referral)
Property Owners Liability	Up to £2m as standard (up to £10m on referral)
Business Interruption (Loss of Rent)	Up to 25% sums insured

Standard Covers:

- Buildings
- Property Owners Liability

Optional Covers:

- Contents
- Business Interruption
- Employers Liability
- Legal Expenses
- Terrorism

This marketing material is intended for insurance brokers and other insurance professionals for their information. For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

Property Owners

Appetite



Preferred Risks

- Office
- Leisure
- Manufacturing
- Retail
- Service
- Wholesaling



Avoided Risks

- Clubs/societies
- Charities
- Government
- Student accommodation
- Grade 1 listed
- Non-standard residential risks

Claims Excellence

Experiencing a loss can be a devastating experience. However big or small, our priority is to resolve a claim as quickly as possible.

- Across the UK we have dedicated specialised property claims professionals, the majority of whom have over a decade's worth of experience.
- With a large and varied portfolio, we deal with thousands of property claims in the UK each year – giving our clients comfort of our experience in handling all types of claim situations.
- We prioritise interim payments to support clients' cashflow in their moment of need.
- We have established Value Based Adjusting for claims under a certain value which we will pay on an expedited basis where all relevant documentation is supplied.

Our Property Claims Promise

In the event of a major claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, we promise to provide the Policyholder with immediate working funds of up to 50% of our share of the agreed estimate within 7 days for:

- Property damage/repairs
- Clean-up costs
- Extra expense/increased cost of working

Virtual Medical Care*

Virtual Medical Care is a complimentary service available to Property Owners policyholders.

GP consultations: 24/7 access to UK GPs for medical advice, prescriptions or specialist referrals.

Expert case management: second medical opinion on an existing diagnosis or treatment plan.

Unlimited: no claim is required. This service can be used as often as required.

Easy access: GP consultations can be accessed via a website, an app or over the phone.

A family benefit: the partner and children of the insured are also eligible.**



Trade on: **AIG eXtra**
aig.co.uk/aigextra

Acturis

* Virtual Medical Care is provided by Teladoc Health UK LTD, a company registered in England: company number 05739281 and having its registered office at Aspect House Floor 5, 84-87 Queens Road, Brighton, England, BN1 3XE. Users of Virtual Medical Care who are insured under insurance products with American International Group UK Limited (AIG UK) and its affiliates should be aware that AIG UK does not provide and is not responsible for Virtual Medical Care. To the fullest extent permitted by law AIG UK and its affiliates therefore excludes any and all liability for the contents of Virtual Medical Care, including any errors, omissions or inaccuracy of the content of Virtual Medical Care or any third party websites linked to Virtual Medical Care. AIG UK does not endorse any third party websites. AIG UK cannot accept responsibility for any advice given, or information or assistance provided through Virtual Medical Care. AIG UK and Teladoc Health are distinct and independent personal data controllers.

**The insured, their partner and children (aged under 18 or aged under 23 if in full-time education) are eligible for Virtual Medical Care.

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