



# Specified Professions

Professional Liability

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Specified Professions encompasses such a vast number of professions that it is impossible to list. We will consider all risks, no matter what their size is, from auctioneer to translator. Our breadth of underwriting expertise means that we have the ability to find a Professional Liability solution no matter what the activities of your client are.

## Cover

- Claims Made
- Any One Claim or Aggregate Limits considered
- Breach of Duty including:
  - Negligent Act
  - Negligent Error
  - Negligent Omission
  - Misstatement
  - Misleading Statement
  - Breach of Confidentiality
- Fraud and Dishonesty
- Unintentional Infringement of Intellectual Property Rights
- Defamation
- Defence costs may be in addition to, or inclusive of, the Policy Limits
- Retention applicable or not applicable to Defence Costs
- Worldwide Territorial Limits

## Extensions

- Lost Documents - cover up to £100,000
- Court Attendance

## Main Exclusions

- USA/Canada Jurisdiction
- Mechanical Breakdown of Hardware
- Patent & Trade Secrets

## Coverage Options

- USA/Canada Jurisdiction

## Limits

- Primary and Excess Layer
- Up to £16,500,000 capacity

## Underwriting Information

For Primary

- Satisfactory AIG UK Proposal form – or suitable alternative
- Contract conditions
- Start up operations or practices established less than 3 years: CV of partners, business plan and details of past claims experience of partners
- Claims experience, including full details of all paid and outstanding matters

For excess layers:

- Details of primary insurer & terms applied
- Underlying wording

Email enquiries:  
[pquiries@aig.com](mailto:pquiries@aig.com)

For policy wording and supporting  
application forms, please go to

■ <http://documents.aig.co.uk/ProfessionalLiability>

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**WATFORD**  
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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.