



Playbook

Commercial General Liability Insurance

A simple and interactive guide to our General and Product Liability offering

Introducing ALG's Commercial General Liability Insurance

Select a topic below to explore

Introducing Our New General Liability Insurance Product

At AIG, our focus is on protecting and guarding what matters to our clients – their business, people and future. AIG's Commercial General Liability insurance offers a comprehensive solution with further enhancements available for all our clients.


As one of the largest Liability insurers in Singapore, our focus is on providing a product with broad coverage, giving clients peace of mind so that they can focus on what matters most while relying on our financial strength and capabilities.

Standard coverage

-  **Public/General Liability**
-  **Advertising Liability**
-  **Products and Completed Operations Liability**
-  **Automotive Liability (Contingent Basis) for hired and non-owned vehicles only**
-  **Care, Custody and Control**
-  **Indemnity to Principals**
-  **Sudden and Accidental Pollution including clean-up costs**

Solutions for a wide range of industries

Top Industries we want to focus on

-  **Food & Beverage**
-  **Electric, Gas and Water Utilities**
-  **Shipyard Contractors**
-  **Engineering Services**
-  **Financial Services**
-  **Hotels, Motels and Resorts**
-  **Export Products to the US**



Manufacturing, Retail, or Wholesale Trade

- Textiles, apparel, footwear
- Professional, scientific and technical products
- Heavy industrial and commercial machinery and equipment

Our New Wording

Designed with clients' needs in mind, AIG's Commercial General Liability insurance delivers market-leading cover and protection for your clients.

The extensive range of cover available provides a best in class solution. Click on the key enhancements below for full details.



Our Risk Appetite

We believe transparency is key when communicating our risk appetite so our partners and clients can focus on what matters most – getting the right cover to protect and guard their business, people and future.

Learn more about our underwriting considerations and use the interactive barometer for more details about our risk appetite for different industries.

Our underwriting considerations when assessing risk



Insured's turnover



Insured's quality accreditations



Previous claims and incidents



Insured's business activities



Contractual agreements in place



Health, safety and environmental compliance



Insured's product



Overseas exports and imports



Internal safety management controls

Select a colour to see our risk appetite



Claims Scenarios

Our experienced claims professionals have in-depth knowledge and expertise in claims handling for small and medium enterprises as well as large multinationals. Below are just a few examples to illustrate how AIG's Commercial General Liability insurance protects our clients against the unexpected.



Public Liability

A customer at the insured's venue slips on liquid which was spilled on the floor but has not been cleaned up, leading to injury. The customer sues the insured for the injury.



Product Liability

A customer at a restaurant becomes ill a few hours after consuming their meal and needs medical attention. The restaurant receives multiple calls from other customers with the same illness and tracks it to a batch of mayonnaise which contained salmonella.



Exported Products

The insured's clothing lines are exported to the US as part of a trade initiative. The clothing was treated with a harmful chemical which caused skin burns for a number of people who purchased the clothing. The insured now faces a lawsuit in the US.



Construction Liability

During a renovation, a contractor demolishes a wall which bursts a water pipe, flooding the apartment and causing leaks and damage to the apartment below.

The AIG Advantage

We pride ourselves on delivering comprehensive service to our partners and clients. Here are some examples of what sets AIG apart.



Underwriting expertise

Our Singapore-based team of specialists are passionate industry experts, providing knowledge and expertise to clients and delivering added value to each individual risk.



Proactive risk insights

Our underwriting team is dedicated to sharing knowledge with our partners on the ever-changing complex risks associated with General Liability through product training. In addition to product training, our team will also cover issues affecting General and Product Liability insurance now and in the future.



Claims excellence

Our dedicated claims experts in Singapore can efficiently and effectively handle complex and large volumes of claims. This allows us to process claims payments quickly and fairly so that clients are not left waiting.



Multinational capabilities

With decades of experience in providing fully compliant global liability programmes for clients through our worldwide network, we are able to meet your clients' risk, governance and contract certainty requirements in all the territories that they operate.



Team Contacts

Our AIG Singapore Casualty team is ready to help you with your insurance needs. You can find the contact details of our product and underwriting specialists below.

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