



Product Profile

Commercial General Liability Insurance

Businesses have a duty of care to customers and the general public. In today’s increasingly complex and connected operating environment, that duty of care has become more extensive.

AIG’s Commercial General Liability insurance offers a comprehensive solution to protect your business. Our product provides a wide scope of coverage and optional extensions, giving you the peace of mind to focus on what matters most.

What We Cover



Public/General Liability

Protection against legal liabilities arising in connection with your business operations.



Advertising Liability

Protection against injury linked to advertising activities, including paid advertisements, publicity articles, and broadcast.



Products and Completed Operations Liability

Coverage for physical injury or property damage incurred through the use of a product that was manufactured, distributed or sold by your company.



Automotive Liability (Contingent Basis)

Covers personal injury or property damage caused by or arising from the ownership, operation or possession of a vehicle not owned by your company.



Care, Custody, and Control

Covers third party property left in your care, custody, and control; up to a sub limit of S\$250,000.



Indemnity to Principals

Extends cover to principals whom you are obligated to provide insurance for.



Sudden & Accidental Pollution

Covers sudden and accidental pollutant discharges, and includes clean-up costs.

Optional Extensions

We offer a wide range of optional extensions that you can select to create a tailored solution to meet your needs.

Optional extensions include:

- Additional Insureds
- Acts of Tenants
- Additions, Renovations, Repair, Maintenance and Alterations
- Contingent Liability for Contractors/Sub Contractors
- Damage to Principal’s Existing Policy
- Innkeepers’ Liability
- Premises Medical Cover
- Vendors Liability
- Vibration, Removal or Weakening of Support
- Waiver of Subrogation

Our Claims Expertise

When you are insured by AIG, you can have confidence that we are here to help you recover quickly if the unexpected happens. 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 you 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.



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.



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.

Scenarios are purely for illustration purposes. Policy coverage will depend on the policy terms, conditions, exclusions, and the factual circumstances of the particular claim.

The AIG Advantage

AIG is a leading global insurance organisation with over 65 years of history serving clients in Singapore. You can rely on our extensive capabilities, wide global network and financial strength for comprehensive solutions that can be tailored according to your needs.



Deep expertise

Our network of highly-skilled professionals locally, backed by our global network, have the expertise to help you mitigate each individual risk.



Access to multinational capabilities

Our specialists provide global liability programmes that can be scaled to meet your risk, governance and contract certainty requirements in all the territories you operate in.



Proactive risk insights

Our underwriting team is dedicated to sharing knowledge through training and workshops about increasingly complex risks and issues associated with General Liability.



American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 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.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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