

Fact Sheet

Claims Promise

In the event of a first party claim, our dedicated team of claims experts will mobilise in rapid response to a covered event and, after coverage is confirmed, will advance our policyholders up to 50% of an agreed loss estimate within 7 days, giving them the immediate working funds they need for property damage and repairs, sue and labour, and debris removal.

? What does it cover?

Marine Cargo

- Property damage/repairs
- Sue and Labour
- Debris removal, if applicable

The estimate is to be agreed between the policyholder/broker and the AIG representative, based upon reasonably available information. This payment is made on an unallocated basis.

The AIG Marine Cargo Claims Promise is not a blanket offer of funds without technical support. Our team will determine whether the coverage applies and that the initial loss estimate is reasonable. The advance of funds under the AIG Marine Cargo Claims Promise is not made against loss of income claims. The intent is to provide working capital to our insured to help re-establish business, commence repairs and/or clean-up.

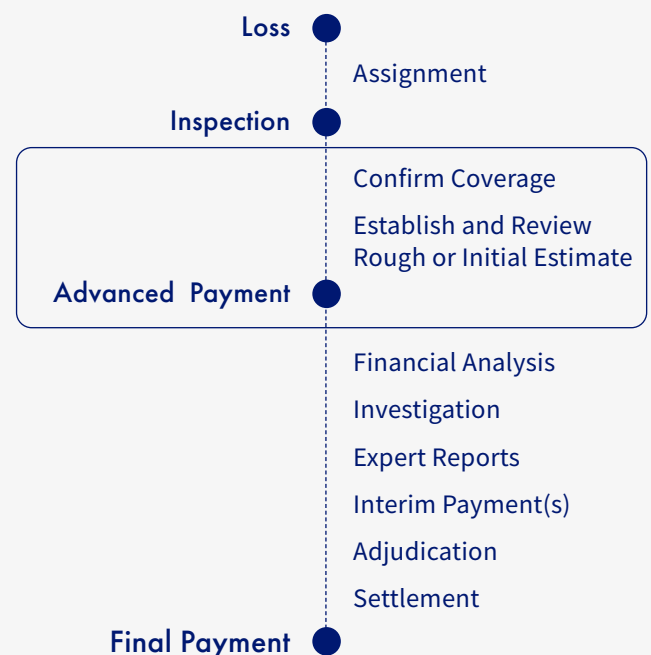
\$ How does the AIG Marine Cargo Claims Promise deliver value to the insured?

- It provides ready access to critically important funds to help expedite the client's recovery and meet their immediate cash flow needs to help get them back on their feet quickly.
- Our dedicated claims professionals and vast global network are committed to help minimise the impact of the client's loss no matter where they operate.

The AIG Marine Cargo Claims Promise

Up to 50% in Advance of Agreed Estimate Within 7 Days*

How does it work?



Who can I contact to learn more?

If you have any questions regarding the AIG Marine Cargo Claims Promise, please reach out to Amy-L.Ye@aig.com

*Subject to confirmed liability and based on agreed Property Damage and Extra Expense estimates only, does not apply to Business Interruption.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. The Claims Promise does not constitute any modification or waiver of any of the policy terms and conditions and, in the event of a conflict, the policy terms and conditions will prevail. Information is as at April 2025 and is subject to change.



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