

The background of the slide is a wide-angle photograph of a vineyard. The rows of grapevines are planted in neat, parallel lines that curve across rolling green hills. The sky is bright blue with scattered white clouds. In the distance, a dense forest of evergreen trees covers a hillside. A small building and a few cars are visible on a dirt road in the middle ground.

Product Playbook

BusinessGuard Liability

A simple and dynamic digital guide to our public and products liability offering, specifically tailored to the wine and viticulture industry.

AI G's BusinessGuard Liability

Select a topic below to explore



Tailored liability solution for the wine and viticulture industry

Australia is the world's fifth largest exporter of wine, producing 4% of the global wine supply. The sector contributes over \$40 billion annually to the Australian economy and is made up by over 65 wine regions, 2,500 wineries and 6,000 grapegrowers.

AIG has created a tailored product offering for the winery sector, which covers and protects clients throughout the whole process, from harvest to consumption. We're focused on providing a breadth of coverage that allows clients to maintain their focus on producing and supplying quality wines.

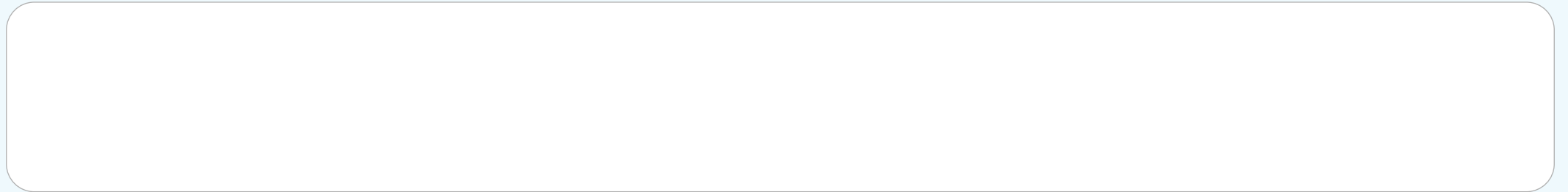
Our Risk Appetite

Recognising that transparency is key to any successful partnership, AIG is committed to defining and communicating our risk appetite clearly so clients can focus on what matters most – securing the right cover to protect their business and customers.

Explore our underwriting considerations and risk appetite below. Click on each category in the **interactive barometer** to learn which industry segments and occupations we're targeting for portfolio growth, which risks we may require additional information, and risks that we will occasionally consider on a limited basis.

Our underwriting considerations when assessing wine risks

- Insured turnover forecast for a 12 month period
- Total volume of grapes crushed
- Insured's quality processes, e.g. ISO, HACCP, Food Safety Accreditation
- Recall plan in place
- Adherence to local and overseas legislation
- Management of contractors on site
- Bottling and packaging procedures
- Claims and Incident management
- Multinational cover requirements



Claims Scenarios

Our experienced claims professionals across Australia have in-depth knowledge and expertise in claims handling for a wide range of exposures.

Below are just a few examples to illustrate how AIG's BusinessGuard Liability cover has protected our clients against the unexpected.



Public Liability

- A patron at the insured's venue slips on wine spilt on the floor, leading to a public liability law suit.
- A casual worker injures their hands while harvesting grapes due to no protective equipment being made available, and sustains injuries resulting in a claim against the Insured for Past & Future Economic Loss as well as General Damages.



Products Liability

- A patron becomes unwell following consumption of contaminated wine, leading to a claim for compensation against the insured.
- A wine bottle made with the incorrect packaging explodes in a patron's hands, causing abrasions and leading to a claim for compensation against the insured.



EIL

- A wine silo collapses and releases wine into a local waterway. The EPA is notified, leading to clean-up costs being incurred by the insured.
- An employee notices the diesel tank in the insured's winery has been releasing fluids. The incident is deemed to have occurred over a gradual period of time. The insured is required to facilitate and fund the contamination clean-up.



Recall

- An insured's batch of wine needs to be recalled following glass fragments found in bottles.
- A potential fault is discovered with the glass used in the insured's wine bottles, potentially causing the bottle to break; a recall is required on the batch in question.



Exported Products

- The insured receives a claim from an online buyer based in the USA for an injury sustained from opening a damaged wine bottle.



Errors and Omissions

- The insured receives a call that the label they supplied is incorrect and needs to be amended. This results in a financial loss to the third party and a claim made against the insured.



The AIG Advantage

We believe that being **easy to do business with**, remaining flexible and **solutions-focused**, and leveraging our **local insights with global expertise** is what truly sets us apart.

Here's how:



Technical expertise

AIG offers unmatched underwriting expertise on target industries with the flexibility to offer a wide range of liability solutions.



Multinational capability

AIG's locally-based team has in-depth knowledge of global markets, providing extensive reach with the ability to serve multinational clients across 215+ countries and jurisdictions.



Loss control services

For more complex risks within the Commercial/SME sector, our risk team provides a unique perspective and risk mitigation strategies on the latest developments across a broad range of industries.



Claims excellence

Locally-based claims experts with the added benefit of leveraging our global network for quick and informed decision making.

Contact Us

Management Team

Jason Thoroughgood

Head of Casualty, Australia

M: +61 401 263 925

jason.thoroughgood@aig.com

Tracy Lou

Portfolio Analyst

T: +61 2 9240 1701

tracy.minlou@aig.com

Crisis

Claire Richards

Underwriting Lead Recall & Crisis, APAC

M: +61 466 778 248

claire.richards@aig.com

General Liability

COMMERCIAL

Olivia Chung

Casualty Manager –
Corporate/Commercial

M: +61 434 660 283

olivia.chung@aig.com

Peter Shahinnia

Senior Underwriter

M: +61 468 662 200

peter.shahinnia@aig.com

James Crawford

Senior Underwriter

M: +61 403 212 714

james.crawford@aig.com

Anna Wallace

Underwriter

M: +61 422 146 465

anna.wallace1@aig.com

John Bifera

Underwriter

M: +61 468 528 719

john.bifera@aig.com

MAJOR ACCOUNTS

Mark Sbaglia

Casualty Manager -
Major Accounts

M: +61 466 832 743

mark.sbaglia@aig.com

Jacqueline McCarthy

Senior Underwriter

M: +61 466 027 880

jacqueline.mccarthy@aig.com

Jessica Stuart

Senior Underwriter

M: +61 422 243 636

jessica.stuart@aig.com

Kerry Thom

Senior Underwriter

M: +61 403 715 992

kerry.thom@aig.com

Environmental Impairment Liability

Phillip Paul

Senior Underwriter

M: +61 401 709 292

phillip.paul@aig.com



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 70 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.

All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties.

In Australia, insurance is issued by AIG Australia Limited ABN 93 004 727 753 AFSL No 381686.

© AIG, Inc. All rights reserved.