

# AIG International Casualty

Providing coverage for businesses operating globally that are vulnerable to a variety of risks that go beyond domestic insurance coverage.

We can provide solutions for organizations with a coordinated and agile casualty insurance program including coverage for:

- Global General Liability via Controlled Master Program (CMP)
- Foreign Commercial General Liability
- Foreign Voluntary Compensation
- Foreign Business Automobile Liability
- WorldRisk® Foreign Commercial Package



## Controlled Master Program

Global general liability insurance for products and premises to manage worldwide liability exposures including Canada and U.S. A Controlled Master Program provides a uniform framework for liability coverage, ensuring consistent terms and conditions while addressing local regulatory and compliance requirements.

### 1. Master Policy:

- Issued in the company's home country (i.e., Canada)
- Provides broad, global coverage and ensures uniformity in terms, limits, and exclusions

### 2. Local Underlying Policies:

- Issued in individual countries where the organization operates to comply with local regulations
- Address mandatory local coverage requirements, limits, and conditions
- Aligns with the master policy to ensure no gaps in coverage

### 3. Difference in Conditions/Difference in Limits (DIC/DIL):

- The master policy bridges any gaps between the local policies and the overarching terms of the master policy
- For example, if a local policy's limits are lower or its conditions are narrower than the master policy, the master policy steps in to provide additional coverage



## Foreign Commercial General Liability and Wrap-Ups

General liability insurance for products and premises and projects outside of Canada or the U.S., including foreign occurrences resulting in Canadian or U.S. suits.

- Guaranteed cost
- Difference-in-conditions/difference-in-limits



## Foreign Voluntary Workers Compensation and Employers Liability

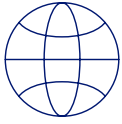
Foreign voluntary workers compensation and employer's liability insurance for all classifications of employees, including 24-hour coverage on a primary, first response basis.

- 24/7 access to medical, travel, and security assistance services of Travel Guard
- Access to locally admitted employers liability policies in most countries
- Emergency security and political evacuation coverage benefits can be paid "on behalf of" the client, rather than by reimbursement only



## Foreign Automobile Liability

Automobile liability insurance for owned, hired, or non-owned vehicles outside of Canada or the U.S. that is DIC/DIL over any compulsory local coverage.



## WorldRisk

AIG's WorldRisk package policy provides businesses and organizations with a coordinated multi-line insurance program to protect their international assets, employees and reputation. Available coverages include Foreign Commercial General Liability, Foreign Voluntary Compensation, Foreign Business Automobile Liability, Travel Accident & Sickness, Foreign Commercial Property and Kidnap & Ransom.

## The AIG Advantage

### Experience-Driven, Bespoke Service

- Provides technical expertise and a service platform to address clients' exposures anywhere in the world
- Combines a broad underwriting appetite with program design flexibility and execution through local resources
- Seamless integration with AIG's domestic and foreign casualty platforms, including local policy and compliance coordination
- Offers dedicated account teams with deep international experience to deliver consistency and efficiency

### Global Network

- Provides expertise, solutions, and service through one of the largest global networks in the industry
- Ensures access to local trusted resources to help navigate nuances in 215+ countries and jurisdictions and 40+ languages
- Coordinates local network country partners to efficiently address legal and regulatory requirements and language barriers
- Provides 24/7 global medical, travel, and security assistance to support clients and employees wherever they travel

### On-Demand Technology and Data

- Provides expertise, solutions, and service through one of the largest global networks in the industry
- Ensures access to local trusted resources to help navigate nuances in 215+ countries and jurisdictions and 40+ languages
- Coordinates local network country partners to efficiently address legal and regulatory requirements and language barriers
- Provides 24/7 global medical, travel, and security assistance to support clients and employees wherever they travel



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. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 200 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](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://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.

AIG is the marketing name for the worldwide operations of American International Group, Inc. AIG Insurance Company of Canada is the licensed underwriter of AIG commercial and personal insurance products in Canada. Coverage may not be available in all provinces and territories and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. The AIG logo and AIG are trademarks of American International Group, Inc., used under license by AIG Insurance Company of Canada. Additional information about AIG Canada can be found at [www.aig.ca](http://www.aig.ca).

© 2025 American International Group, Inc. All rights reserved.

CIC 04/25 CA