

# AXA GI Professional Liability

## Combined General Liability (CGL) / Products Liability

### Financial Lines Insurance Products

- **Directors & Officers Liability (D&O)**
  - Including IMC of School, Incorporated Owners (IO) Liability
- **Professional Indemnity (PI)**
- **School (Educator) Liability** (D&O, PI)
- **Surety Bond** (Construction/ Cleaning/ Property Management)

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### CGL/ Products Liability

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# Products Liability Risk Appetite

Preferred Risk	Declined Risk
<ul style="list-style-type: none"> <li>• Textiles/Garment/Leather/Footwear</li> <li>• Food (Manufacturer, Hotel, Restaurant)</li> <li>• Communication and Recording Equipment</li> <li>• Office Equipment</li> <li>• Furniture</li> <li>• Electrical Household Appliance</li> <li>• Stationary/Book/Paper</li> <li>• Chinaware, Cutlery</li> <li>• Jewelry</li> <li>• Laptop</li> <li>• Auto Parts (Non-Safety-related)</li> <li>• Industrial Machinery</li> <li>• PCB/PCBA (Printed Circuit Board/ Printed Circuit Board Assembly)</li> <li>• Toys for children aged over 3</li> <li>• Chinese Herbal Remedies, Supplement</li> <li>• Medical Equipment (Non-invasive)</li> <li>• 3D Printer</li> </ul>	<p><b><u>Treaty Exclusion</u></b></p> <ul style="list-style-type: none"> <li>• Pharmaceutical/Medicine/Drug</li> <li>• Medical Equipment implanted in body</li> <li>• Safety-related auto parts</li> <li>• Explosives and Fireworks</li> <li>• Aircraft and related components</li> <li>• Weapons, Firearms and Ammunition</li> <li>• Satellites and related components</li> <li>• Elevators, Crane or Hoist Products</li> </ul> <p><b><u>Group UW Exclusion</u></b></p> <ul style="list-style-type: none"> <li>• Nuclear Power/ Weapons/ Radioactive Waste</li> <li>• Retroactive cover for known losses</li> <li>• Coal Mining / Oil drilling/ Energy generated related -&gt; refer to Group Sustainability Underwriting Restriction Guidance</li> </ul>

## Submission/ Underwriting information :

- CGL/Products Liability Proposal form
- Lab Test reports for electronic products
- Any claims history
- Existing policy details, like expiry date & policy limit (if client has an existing Products Liability policy)