

What is PUBLIC LIABILITY?



Public liability arises when accidents happen as a result of damage, loss or harm to third parties in connection to your business operations. You may have visitors, customers, suppliers and the like at your business premise, on any given day. All of whom are potential claimants against you, who owe them a duty of care, during and even outside of business hours.

In addition to paying damages sought for harm and losses suffered, you will more than likely incur legal expenses in your defence against a third party who files a claim against you. The longer the legal proceedings, the more time and expenses will be lost in the process. Not forgetting your time away from the business and potential loss of income.

Claims can come in two forms:

Third Party
Property Damage



Third Party
Bodily Injury



An average public liability claim is almost **RM85 million*** and has the potential to run even higher, depending on the seriousness of the damage or injury caused. You are not in a position to anticipate when or how an unfortunate event strikes. Your financial reserves may not even cover that cost. Why take the risk when you can focus on running a great, profitable operation?

Common public liability claim scenarios:



Server dropping a hot plate on a customer



Customer slipping or falling on a wet floor



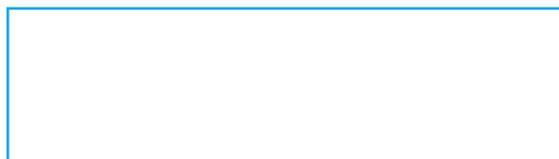
Customer food poisoning



Children getting hurt due to defective playground equipment



Customer personal items missing from gym lockers



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Potential Public Liability exposures:

Escalators, elevators, or stairs used to access other floors.

Frequent visitors to your business premise.



Deliveries generally made through the same entrance used by customers / clients

Food / drinks served to your clients / customers / suppliers.

Valet parking services or parking facilities for your customer / clients.

Call an AIG Agent to learn more about your Public Liability risks.



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