

Excess Liability

Homeowners Insurance

Private Collections

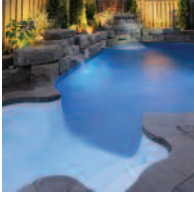
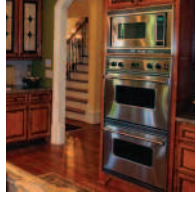
Automobile

Flood

Yacht

And More...





Custom-built Solutions for High-end Homes

Some of the world's most beautiful homes are also the hardest to insure. Wherever you reside — on the coast, in the mountains, in a gated community or all of the above — AIG Private Client Group offers far-reaching coverage with the flexibility required for maximum protection. Here are just a few of our advantages:

Deductible options up to \$100,000. Choosing to take on more up-front risk may lower your annual premium.

Cash settlement options. If you're faced with the total loss of your property, you can receive a cash settlement rather than rebuild on-site.

Rebuilding costs. In many instances, your coverage can enable you to rebuild on-site to match the exceptional building quality of your home, including unique and historic residences.

Contents replacement. Damaged personal property can be repaired or replaced with new item(s), without deductions for depreciation.

Business property. You can be reimbursed up to \$25,000 for business property that you own or lease.

Additional living expenses. If your home becomes uninhabitable, you can be reimbursed for necessary increases in living expenses; includes loss of income if the home is rented.

Back-up of sewers and drains. Compensates for physical damage caused by the back-up or overflow of sewers, drains or sump pumps on your property. You are covered up to your policy limit without special deductibles.

Landscaping coverage. This broad, flexible coverage is ideal for those with elaborate gardens.

Loss assessment coverage. We provide up to \$100,000 for your share of a covered loss assessment. In addition, you can be reimbursed up to \$10,000 for an assessment fee that results from a deductible in the homeowners' or condominium association's insurance.

Damage caused by domestic pets. You can be reimbursed for costs to repair or replace items damaged by Fido or Fluffy. This unique coverage typically is excluded from other homeowners' policies.

Fire department charges. Your coverage responds to charges imposed by law or assumed by written agreement if the fire department comes to your home and causes damage.

Lock replacement. Don't worry about meeting a deductible if the keys to your residence are lost or stolen.

Optional Coverage Enhancements*

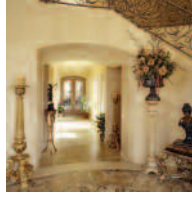
Equipment breakdown. Homes today are being built with more mechanical, electrical and electronic equipment than ever before. This optional add-on covers the costs to repair or replace critical home equipment due to breakdown.

AIG Fraud SafeGuard®. Personal financial loss can come in many forms: identity theft, investment schemes, dishonest advisors, forgery, etc. Coverage is available to help protect you and your family.

AIG Household SafeGuard®. This coverage applies to physical and mental recovery following a traumatic covered event, such as kidnapping, abduction, home invasion, mugging, and car-jacking or hijacking.

Flood coverage. This valuable protection is excluded from standard homeowners' policies. Many of our coverage features are broader than what can be obtained through the National Flood Insurance Program.

*Coverage/services may not be available in all states; eligibility requirements may apply.



Managing Risk, Preventing Loss

On-site residential inspections. We can visit homes at the onset of the policy period to better understand the exposures that may threaten your assets; recommend ways to reduce the chance of loss; and ensure that your coverage is sufficient to repair structural damage should it occur. Our specialists are proficient at evaluating custom homes and have extensive experience with documenting and assessing unique architectural features.

Disaster planning. We help you take action to protect your property from losses due to fire and water damage, as well as from natural catastrophes like hurricanes. We can visit your home to help identify potential threats and recommend preventative measure you can take to safeguard your residence and belongings. In addition, AIG Private Client Group policyholders in eligible locales can sign up for complimentary loss control services:

- **Wildfire Protection Unit[®]** (available in select areas of CA and CO*) — Through an exclusive partnership with an industry leader in wildfire mitigation, we will visit your property to assess wildfire exposure levels. If needed, we'll spray perimeter brush with the same powerful yet safe fire retardant used by the U.S. Forest Service. Plus, an emergency response service is automatically dispatched if an active wildfire threatens your home.
- **Hurricane Protection Unit[®]** (available in coastal FL counties*) — Mobile units are dispatched to residences in affected areas after a major storm. If there is visible structural damage, we won't wait until a claim has been filed. Rather, we can take immediate action by providing temporary electrical generators; making short-term structural repairs; extracting water; and deploying drying equipment.

Complimentary background checks. Full-time domestic staff can help keep family and valuables out of harm's way. However, it's imperative to confirm that those with access to your family and property are both qualified and credible. Use this resource to screen nannies, housekeepers, drivers, gardeners, chefs, home health workers, private financial advisors and contractors who will have extended access to your residence. Checks are conducted by Kroll Background Screening Services, an industry leader for over 30 years.

Personal security services. Confidential personal security services can help minimize threats to your family, home and belongings. Security services for special events, electronic identity protection and security system planning and design are just a few of our offerings.

FloLogic[®] discount. Water is a leading cause of property and structural damage for most homeowners. AIG Private Client Group policyholders can save on the purchase of the FloLogic System — an automatic water shutoff device designed to minimize damage caused by leaks in supply lines or by plumbing failures.

Residential engineering services. Large estates often are built with complex electrical, heating and plumbing systems that are comparable to commercial properties. Our engineering expert can conduct an in-depth examination* to detect frequent causes of property damage *before* they have a chance to escalate. An infrared camera also may be used to reveal temperature variations behind walls or ceilings that are undetectable to the naked eye. These irregularities can indicate overheating electrical systems or moisture due to a leak or mold.

Concierge-level Claims Service[®]

Whenever you need us, our Concierge-level Claims Service professionals are specially qualified to address damage to complex and distinctive properties. We pride ourselves on offering unprecedented flexibility, choice and support when you need it most, and we respond to all new losses on the same day of report.

AIG Private Client Group provides comprehensive insurance products and services to meet the unique risk management needs of high net worth individuals and their families. Its innovative products are underwritten by member companies of American International Group, Inc., and designed to enhance protection of, and minimize threats to, personal wealth and safety. AIG Private Client Group's portfolio of insurance products includes excess liability, homeowners, automobile, private collections, yacht, excess flood, aviation, and kidnap and ransom. In addition to its products, AIG Private Client Group offers an extensive range of risk management services that includes loss prevention expertise for owners of fine homes, management of art collections and personal security consultation.



70 Pine Street, 21st Floor • New York, NY 10270 • www.aigpcg.com