

## PRODUCER INFORMATION

## Competitive advantages

Not all insurance providers are created equal. AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), offers robust coverages and services with the needs of successful individuals and families in mind. Here are some of the advantages that set us apart.

### Homeowners

- We offer guaranteed rebuilding cost coverage for the house and other permanent structures with no cap or limitation when rebuilding at the same location.<sup>1</sup>
- We provide generous limits for damage caused by the back-up of sewers and drains.
- Up to \$25,000 is available for covered loss to business property that is owned or leased.
- High deductible options, up to \$100,000, are available.
- Optional coverage enhancements such as equipment breakdown, Fraud SafeGuard, Household SafeGuard, and green rebuilding expense provide added protection.
- Waiver of deductible on losses over \$50,000 is available by endorsement when a deductible up to \$25,000 is in place.
- Our replacement cost cash out option allows for a cash settlement up to the coverage limit instead of rebuilding on-site.
- Lost or stolen house keys are covered under lock replacement coverage.
- Food spoilage coverage provides reimbursement for spoilage due to temperature changes.
- Up to \$2,500 is available for installing a loss prevention device following a claim.

#### *Complimentary services<sup>2</sup>*

- Natural catastrophe protection, such as the Wildfire Protection Unit<sup>®</sup> and Hurricane Protection Unit<sup>®</sup> are available in select areas.
- Replacement cost valuation and loss prevention consultations are included.
- Background checks for private staff, financial advisors and tenants are available.

### Automobile

- All vehicles can be insured on one policy and be covered anywhere in the world.<sup>3</sup>
- A vehicle's agreed value at the beginning of the policy is what a policyholder receives in the event of irreparable damage.
- Specialized coverage for collector vehicles is available.
- The cost to duplicate or replace lost or stolen keys and re-key locks is covered.
- Up to \$12,500, with no per day limit, is included for rental vehicle costs following a claim.
- If a new car<sup>4</sup> is "totaled" within three years of purchase, policyholders can choose to receive the agreed value; replace it with a comparable vehicle of the same year, make and model; or receive a new vehicle of the same make and like model.
- An optional enhancement provides the choice to receive a cash settlement if vehicle damage is more than half the agreed value.
- We cover the cost of towing a vehicle to the repair facility of choice.
- Property that is damaged or stolen from an insured vehicle can be repaired or replaced up to \$2,500 with no deductible.
- If repairs are needed, only original manufacturers' parts will be used when available.
- Policyholders are free to use the repair shop of their choice.

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### Personal Excess Liability

- Worldwide protection for personal injury and property damage.
- High limits of up to \$100 million are available.
- Accidents involving underinsured or uninsured drivers are covered up to \$10 million.
- Policyholders can choose legal counsel from a roster of preeminent law firms, as opposed to being assigned to one.
- Up to \$10,000 is included (up to \$500,000 available) for the policyholder's personal attorney to participate in the defense strategy.
- Crisis management/reputational defense coverage up to \$250,000.
- Optional coverages including employment practices liability insurance and not-for-profit board liability are available.
- Defense costs are paid outside of the policy limits.

#### *Complimentary services<sup>2</sup>*

- Background checks for private staff, financial advisors and tenants are available.

### Private Collections

- Loss or damage due to fire, theft, earthquake, flood and breakage is covered anywhere in the world.<sup>3</sup>
- Articles of others are covered up to \$1 million, as long as the class is already covered on the policy.
- If an item appreciates, coverage extends to up to 150% of the scheduled value.
- Newly acquired items are automatically covered for 90 days, up to 25% of the policy class limit.
- Items in transit or on exhibit are protected worldwide.
- If a partial loss occurs, we pay the full amount to restore the piece to its condition immediately before the loss. After restoration, if the value of the piece has diminished, we will pay the difference.

#### *Complimentary services<sup>2</sup>*

- Collection management and loss prevention consultations are available.

### Yacht

- Pre-defined or worldwide navigation based on specific cruising plans is available.
- We have capacity to cover yachts of unlimited value (hull coverage is provided based on agreed value).
- Full protection & indemnity (P&I) limit coverage (no sub-limits) for bodily injury, property damage, pollution and marine environmental damage is included.
- Defense costs are in addition to the P&I limit.
- Hull and property coverage for all risks, unless specifically excluded, is included.
- Deductibles are waived for total losses or collisions with third part at-fault vessels and for damage to navigational electronics due to lightning.

#### *Complimentary services<sup>2</sup>*

- Yacht loss prevention services are available.



Bring on tomorrow

<sup>1</sup> Extended replacement cost of 150% in FL, HI, SC and 200% in CA.

<sup>2</sup> Complimentary services are subject to eligibility requirements based on account premium. Some services are available in select locations only and require enrollment.

<sup>3</sup> Subject to governmental restrictions.

<sup>4</sup> Not previously titled.