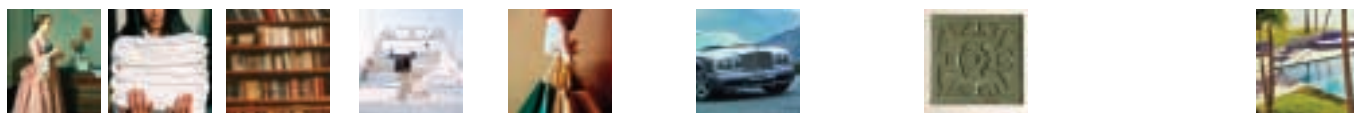


Risk Management For LifeSM



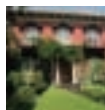
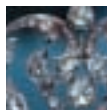
AIG Private Client Group



Risk Management for LifeSM

It's more than insurance policies. It's precise answers for personal risks and solutions tailored to protect your unique assets. It's high limits of comprehensive coverage and a smooth, equitable claims process. It's services that enhance protection and minimize threats to personal wealth and safety. Above all, it's about discretion and a confidential approach that assures privacy.

High net worth individuals and families are the exclusive focus of AIG Private Client Group. We provide an extensive range of property and casualty insurance products and risk management services that leverage the underwriting excellence, global resources and risk management expertise of the member companies of American International Group, Inc. (AIG). Those who seek superior financial protection quickly discover that AIG Private Client Group provides advantages not found anywhere else.



Comprehensive Protection

AIG Private Client Group takes a holistic approach to personal risk management. In addition to providing adequate coverage, we identify — and often reduce — your exposure to the threats that can lead to a loss.

Client-centric Coverage

Safeguarding your assets requires more than off-the-shelf products and services. At AIG Private Client Group, policies are crafted around *you* to ensure broad, flexible coverage that addresses individual concerns.

Global Reach

With experts in over 130 countries and more than 85 years of experience protecting the assets of corporations and individuals, the AIG member companies offer unrivaled technical underwriting expertise and claims experience, both in the U.S. and around the globe. Global capabilities also enable us to consolidate a wide range of underwriting needs under a single roof.

Concierge-level Claims ServiceSM

We are committed to providing the finest claims service in the industry. Our dedicated claims team has both the competence and compassion required to adeptly address the individual circumstances of each claim. The result is service characterized by unprecedented choice, flexibility and responsiveness.

Competitive Pricing

At AIG Private Client Group, all of our products and services are competitively priced. In addition, high deductible options and meaningful premium credits allow you to efficiently control costs.

Financial Strength

AIG member companies consistently receive high financial strength ratings from the industry's principal ratings agencies.



"I was out of town for two weeks after my car accident, and when I returned, not only was the car ready for me, but the check was too. And the car rental I needed for the two days prior to my departure was handled by AIG as well. AIG Private Client Group made my life incredibly easy following the stress of my accident."

A policyholder in Los Angeles, CA



Innovative Products*

AIG Private Client Group offers an extensive range of insurance products that were expressly created for those with considerable wealth. The result is enhanced protection for all personal exposures.

Excess Liability

Receive worldwide coverage against personal injury, property damage and catastrophic financial losses, and choose from the highest limits of liability available — up to \$100 million. Employment Practices Liability coverage protects against lawsuits filed by domestic staff, while Charitable Board Liability Protection safeguards personal assets as you serve your community. In the event of a covered lawsuit, you may choose your counsel from a nationwide panel of preeminent litigation defense specialists. Our policy even provides reimbursement of expenses for your own attorney to monitor the defense.

Homeowners

Our Homeowners program provides comprehensive coverage with high deductible options to help control costs. Policy enhancements include primary flood coverage, coverage for the breakage of fragile articles and damage caused by domestic pets. If a total loss occurs, we can pay to rebuild your home, even if rebuilding costs more than the policy limit. Trusted specialists are available to provide complimentary home valuations, loss prevention strategies and security advice.

Private Collections of Jewelry, Art and Other Fine Collectibles

Whether you collect fine works of art, antique furniture, jewelry or vintage wine, we can provide precisely the level of coverage needed to protect precious collections. Worldwide coverage, which automatically extends to newly acquired items, offers unprecedented freedom and flexibility, particularly for those insuring jewelry.

Automobile

Our Automobile program is specially designed for owners of high-value vehicles. Collector and regular-use cars can be packaged together on one policy for added convenience. The program also provides for repairs with original manufacturers' parts, choice of repair shop and increased coverage for loss of use, so you can rent a vehicle of comparable value while their car is being repaired or replaced. Additional features include high deductible options; agreed value provisions — the coverage amount determined at the onset of a policy is locked in for the entire term; and generous coverage for newly acquired vehicles.

Yacht

All boats are not created equal, which is why we offer comprehensive Yacht insurance for a wide range of watercraft — from small boats used on inland lakes to “super yachts” cruising worldwide. Our capacity enables us to offer large limits of property and liability coverage. In addition, the in-house yacht experts at AIG Private Client Group are uniquely qualified to help identify — and eliminate — hard-to-find gaps or overlaps in coverage.

Excess Flood

Many U.S. homeowners obtain basic flood protection from the National Flood Insurance Program (NFIP), but the property values of high net worth residences often greatly exceed NFIP coverage limits. To close this gap in protection, we offer an Excess Flood policy that can protect each property up to its full replacement value. You receive an added benefit when both your Homeowners and Excess Flood policies are placed with us: in the event of storm damage, our superior Claims team will respond whether wind or flood is to blame.

*Coverage may not be available in all jurisdictions.



A new AIG Private Client Group policyholder needed help simplifying his coverage. He had 14 policies for multiple properties located throughout the world, with various effective dates with five different carriers. We were able to consolidate this into a single property policy with one effective date, one carrier and one bill.

Answers to the Most Specialized Personal Insurance Needs

In addition to traditional insurance products, AIG Private Client Group offers specialized solutions:

Aviation Coverage

AIG Companies® are among the world's premier providers of Personal Aviation insurance. AIG Aviation insures jets, helicopters and other privately owned aircraft, as well as landing and storage facilities.

Kidnap & Ransom and Extortion Insurance

Our policy includes prevention, training and advice to reduce the likelihood that an individual will be targeted in a kidnapping or extortion scheme. In addition to financial protection, we also offer travel advisories and crisis management.

International Protection

A truly global organization, we offer coverage for homes, collections, cars and other exposures throughout the world.

Insurance for Family Offices

While we distinguish ourselves by providing creative and comprehensive solutions for the world's wealthiest families, we also provide Errors & Omissions, Directors & Officers and Employment Practices Liability coverage for family offices.

Workers' Compensation

As part of a complete portfolio of coverage, we provide Workers' Compensation coverage for clients who employ domestic staff.



Many high net worth individuals own vacation homes in remote areas that are often unoccupied for extended periods of time. A policyholder whose home was in the direct path of an uncontrolled wildfire was first notified by his AIG Private Client Group Risk Management Specialist that fire was threatening his property. The specialist advised him to remove his most valued items from the home if the fire continued to advance, and even recommended a service to oversee transportation and storage. In addition, the specialist was in frequent communication with a local company specializing in foam-based fire defense systems that could quickly respond if heat and flame moved toward the structure. The client was thrilled that our Risk Management Specialist was so proactive in initiating steps to protect his property and treasured possessions.



Risk Management Services that Enhance Coverage

Complementing our insurance offerings is a vast array of distinctive services — from loss prevention consultations and solutions, to oversight of complex collections of fine art. AIG Private Client Group Risk Management Services bring together best-in-class experts to preserve assets, maximize convenience and provide peace of mind.

Services for Fine Homes

Our experts have a thorough understanding of the rebuilding costs associated with fine homes. Rely on us to provide detailed structural valuations and expert advice on measures to prevent loss. Unique to AIG Private Client Group, all of our specialists are also licensed claims adjusters, and they are directly involved in the settlement of structural losses. This allows us to expedite the settlement of a claim in a confidential manner and to avoid disputes over the value of any damages.

Disaster Planning and Mitigation

Advance preparation can help protect complex, high-value properties — especially those in remote locations — from perils such as fire and water damage, as well as from natural catastrophes such as hurricanes, earthquakes, wildfires and floods. We will visit your property to identify potential threats and recommend appropriate solutions.

Art Collection Management

We customize comprehensive and professional collection maintenance programs for art, jewelry and a wide range of other fine collectibles. Our in-house experts are at your disposal to help you, or your curatorial staff, preserve and even enhance the value of private collections. Activities include conducting and maintaining inventories, as well inspecting collections to monitor their condition. We also coordinate and oversee conservation, packing and storage. This is just a small sampling of the services provided by our staff.

Personal Security Services

Minimizing threats to both family and property is an essential part of a comprehensive risk management plan. Access confidential personal security services designed to dramatically reduce exposures to everyday threats, and provide immediate response to any security or safety crisis that may arise. Employee/vendor background screening, electronic identity protection, online advisories for personal and business travel, and security system planning and design are just a few of the many services provided.

Concierge-level Claims ServiceSM

In the event of a loss, AIG Private Client Group offers superior and attentive solutions. You are free to choose your own contractors, repair specialists or, in many cases, a full cash settlement with no obligation to repair or replace lost or damaged property. If you prefer, we'll connect you with one of our pre-screened repair resources. We also work diligently to help recover lost items, working with the Art Loss Register and similar institutions to maximize recovery efforts.

At AIG Private Client Group, we continually monitor the service we provide and attempt to exceed your expectations. The policyholders who have responded to our claims satisfaction surveys have overwhelmingly rated our service as “exceptional.”

“I am thrilled that I moved my account to AIG Private Client Group. Right after I reported the loss, I received a phone call from the AIG Private Client Group representative, who immediately assured me that AIG Private Client Group would cover the incident and asked me simply to direct all bills and inquiries to him. The representative impressed me for two reasons. First, he gave me the level of comfort anyone would hope to have from their insurer with regard to protection from claims. And, equally important, he demonstrated that he and AIG Private Client Group intend to provide the level of truly personalized service I value highly. I am a very pleased customer and I intend to spread the word.”

A policyholder in Greenwich, CT



Harnessing the Power of a World Leader

With a worldwide network and almost a century of industry expertise, AIG Companies® provide the backbone and reach for AIG Private Client Group. From high limits of personal liability to enhanced protection for homes, cars, yachts, art and jewelry, AIG Private Client Group offers an extensive range of programs for all personal insurance needs.

AIG Private Client Group is proud to work with a select group of the finest independent insurance agents and brokers. To learn more, visit our Web site at www.aigpcg.com

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.

AIG Private Client Group is a division of the personal lines property and casualty insurance subsidiaries of American International Group, Inc. (AIG). The above is a summary only. It does not include all terms and conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.

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