



PRODUCTS AT-A-GLANCE

EXCESS LIABILITY

AUTOMOBILE HOME

PRIVATE

COLLECTIONS HOME

FLOOD YACHT OWNERS

EXCESS

SPECIALIZED PRODUCTS

HOMEOWNERS

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
All-risk Coverage	Protects against property damage or loss regardless of cause; for dwelling, other structures and personal property	Broadest coverage in the industry
Cash Settlement Option on Contents	Option to receive a cash settlement in lieu of replacing lost or damaged property	Flexibility at the time of loss
Total Loss Cash Settlement Options	Option to receive a cash settlement up to the coverage limit, rather than rebuild on the site	Flexibility at the time of loss
Guaranteed Rebuilding Cost* for Dwelling	No caps or limitations for rebuilding both the dwelling and other structures	Rebuild to match exceptional building quality, historic homes and unique structures, even when policy limits are exceeded
Replacement Cost for Contents	Damaged personal property can be replaced with new item(s)	Reimburses up to the coverage limit without depreciation
High Deductible Options	Deductibles available up to \$100,000	Assuming more of the up-front risk can result in meaningful premium savings
Other Structures and Personal Property	Standard Limits: 20% of dwelling coverage for other structures and 50-70% of dwelling coverage for personal property; limits can be adjusted as needed	Flexible limits for more precise coverage
Building Ordinance Increased Costs	Pays for required upgrades to satisfy local building ordinances when rebuilding property damaged by a covered loss	Accounts for mandated increases and rebuilding costs up to the policy limit

*Availability varies by state

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Additional Living Expense and Fair Rental Value	Unlimited coverage for necessary increases in living expenses incurred when the home is uninhabitable due to a covered loss; includes loss of rental income	Policyholder can maintain a comparable standard of living while displaced from the home
Additions and Alterations	Combined with personal property coverage and into one aggregate limit for condos and co-ops	Allows for seamless coverage; simplifies claims process
Personal Property Away from Premises	Reimburses up to the highest content limit for any single location on the policy; responds if loss occurs away from any residence the insured owns or lives in	Worldwide protection for belongings; no limitation for loss from a car, hotel, etc.
Back-up of Sewers and Drains	Compensates for physical damage caused by the back-up or overflow of sewers, drains or sump pumps that are attached to the dwelling or other permanent structures; up to policy limits without special deductibles; no sub-limits	Water-related damage is one of the most frequent and costly causes of loss
Damage Caused by Domestic Pets	Included for the dwelling, other permanent structures and personal property	Typically excluded from most homeowners policies
Landscaping Coverage; Increased Limits	Available with increased per item and coverage limits; for losses due to a specific named peril: <ul style="list-style-type: none"> • 5% of dwelling coverage limit or 5% of contents at the residence at which a covered loss occurs; limits can be adjusted as needed • \$5,000 for any one tree, shrub or plant included; up to \$10,000 per tree, shrub or plant is available 	Responds to landscaping valued in excess of 5% of Coverage A; broad, flexible coverage is ideal for those with elaborate gardens or other landscaping

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COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Food Spoilage	Provides reimbursement up to the contents limit for spoilage due to temperature changes	In addition to spoilage resulting from the interruption of power, coverage responds to mechanical breakdown of refrigeration equipment
Property of Domestic Staff and Guests	Applies to any residence included on the Declarations Page	Added protection for guests and live-in staff
Increased Loss Assessment Coverage	Covers insured's share of property assessment; \$50,000 included automatically; up to \$100,000 available by endorsement	If insured is a member of a homeowner's or condominium association, coverage protects his/her share of the assessment
Identity Fraud Expense Coverage (Optional)	Responds in the event of identity fraud; limits up to \$100,000	Identity fraud is one of the country's fastest-growing crimes
Waiver of Deductible (Optional)	Deductible of \$25,000 or less waived on losses greater than \$50,000	Minimizes out-of-pocket expense in the event of a significant loss

Special Limits on Personal Property

Money	\$1,500
Securities	\$5,000
Stamps	\$5,000
Jewelry	\$5,000
Furs	\$5,000
Silverware	\$10,000
Trailers	\$3,000
Watercraft	\$5,000
Guns	\$5,000
Fire Department Charges	Up to policy limit
Lock Replacement (no deductible)	Up to policy limit
Breakage of Fragile Items	\$50,000

PRIVATE COLLECTIONS

PRIVATE COLLECTIONS

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Worldwide Coverage	Covers loss/damage to collection while traveling/in transit	Facilitates travel with fine collectibles and covers purchases made abroad
Newly Acquired Items	Automatic coverage; 25% of same category limit for 90 days	Acquisitions protected at the time of purchase; grace period before adding item(s) to the policy
Care, Custody and Control	Provides up to \$1 million for categories currently insured while in the policyholder's care	Facilitates taking item(s) home on loan before confirming purchase
Valuation Clause	Covers agreed value or current market value, up to 150%	Protects against market volatility; benefits those with well-managed, closely monitored collections
Repair and Restoration Coverage	Excluded from form but available upon request and with underwriting approval	Helps preserve value
Wine Coverage	Covers damage due to mechanical and/or electrical breakdown of heating, cooling or humidity control systems	Wine cellars/refrigeration systems may malfunction and cause irreparable damage
Jewelry Roll-on Coverage	Automatic inflation added to jewelry values at renewal	Necessary to maintain insurance-to-value (in lieu of offering 150% valuation coverage)
Pair or Set Clause	Insured's choice whether to repair, replace or surrender undamaged item(s)	Flexibility at the time of loss
Transit via Common Carrier	FedEx and parcel post covered; US mail covered up to \$10,000	Transit protocol and shipping/packing advice available; AIG Private Client Group's collection management experts can oversee transit
Coverage at Exhibitions	Protects pieces during transportation to/from exhibitions and while on display	Security and peace of mind during transit and exhibitions

AUTOMOBILE

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Unlimited Capacity	Includes physical damage to collector cars, regular-use automobiles and specialty vehicles such as motorcycles and mobile homes	Financial strength of the AIG Companies® enables coverage for a virtually unlimited number of vehicles per policy
High Liability Limits*	Provides up to \$1 million combined single limit or \$1 million/\$1 million split with matching uninsured/underinsured motorist limit	Adequate levels of coverage for high-value vehicles
Agreed Value	Automobile is insured for an agreed-upon amount between the policyholder and AIG Private Client Group; deductible is waived in the event of a total loss; no deduction for depreciation of parts in the event of a partial loss	Facilitates claims settlement
Original Equipment Manufacturers' Parts	If repairs must be made, only original manufacturers' parts will be used	Maintains standard of quality
Transportation Expense and Temporary Emergency Living (Rental Reimbursement)	Provides up to \$5,000 with no per day limit; temporary emergency living expenses up to \$500 if a loss occurs more than 50 miles from customary garaging location	Insured may rent a vehicle of comparable value while owned vehicle is repaired/replaced; standard policies have \$30/day limits
Towing and Labor; Choice of Repair Shop; Loan/Lease Gap Coverage†; Worldwide Liability; Lock Replacement; Airbag Deployment	Package of additional coverage is built in at no expense to the policyholder	Closes coverage gaps and facilitates claims settlement

* Limits vary by state

† Not available in all states

AUTOMOBILE

EXCESS LIABILITY

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COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Worldwide Coverage	Broad, worldwide protection for personal injury (including libel and slander) and property damage; unlimited owned and non-owned vehicles, homes and watercraft	Coverage responds at home or abroad
High Limits	Up to \$100 million; available in increments of \$1 million	Adequate asset protection for high net worth clientele; limit flexibility for precise coverage
Uninsured/Underinsured Motorist Coverage	Covers accidents involving underinsured or uninsured drivers; up to \$10 million available	Adequate asset protection for high net worth clientele; limit flexibility for precise coverage
Panel Counsel	In the event of a covered lawsuit, choice of representation from a nationwide network of preeminent defense firms	Carriers typically do not permit personal involvement in one's defense
Expanded Defense Coverage	One's personal attorney can participate in the defense strategy and be reimbursed for reasonable expenses; \$10,000 included; up to \$100,000 available	Allows policyholder to play an active role in his/her defense
Employment Practices Liability Coverage (Optional)	\$250,000/\$250,000 limit; covers up to five resident employees; \$25,000 for public relations "crisis fund"	Protects against allegations of employment-related discrimination, sexual harassment or wrongful termination made by private staff
Charitable Board Liability Coverage* (Optional)	\$1,000,000 of protection on top of existing board coverage; for named insureds who serve on up to five eligible not-for-profit boards	Protects personal assets when board liability protection is depleted

*Availability varies by state

YACHT

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
All-risk Wording	Accounts for fine art, precautionary measures, additional living expenses and more	Broadest coverage available; accounts for virtually all risks
Consistent Coverage	Same degree of coverage for vessels of all sizes; no disadvantages for smaller vessels	Adequate protection for all vessels; other carriers may limit coverage on smaller vessels
Worldwide Navigational Limits	AIG Companies® have the capacity to provide pre-defined or worldwide navigation based on insured's specific cruising plans	Dependable coverage for global voyages
High, Flexible Limits	Available for both Hull (Agreed Value) and P&I limits	Capacity for large vessels; limits tailored to meet individual needs
Flexible Deductible Options	Can adjust deductible to suit the individual owner's risk retention needs	Assuming more of the up-front risk may result in meaningful premium savings
Pollution Protection	Full P&I limit coverage (no sub-limits) for pollution; additional coverage for marine environmental damage	Increased environmental scrutiny and tighter regulations have led to growing pollution liability costs
Crew Coverage	P&I coverage for crew claims under the federal Jones Act	Mandatory coverage
Automatic Coverage for Newly Acquired Vessels	Provides immediate Hull and P&I coverage for newly purchased tenders or vessels; valid for 30 days	Acquisitions protected at the time of purchase

EXCESS FLOOD

EXCESS FLOOD

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Admitted Coverage	Coverage and rates have been filed and approved by each state's Department of Insurance	Insured is not at the mercy of excess and surplus carriers (typically higher premiums and less responsive claims handling)
Follow Form	Written to mirror primary flood coverage offered by the National Flood Insurance Program and/or AIG Private Client Group primary flood coverage	Excess coverage begins where primary flood coverage ends, allowing for seamless protection
High, Flexible Limits	Coverage is available up to the full replacement cost of the dwelling, with virtually no limits	Programs offered by competitors often limit the amount of coverage that a policyholder can purchase

OTHER SPECIALIZED PRODUCTS

Insurance for Family Offices

- ▶ Ability to handle independent and multifamily offices
- ▶ Errors and omissions
- ▶ Professional liability
- ▶ Directors and officers liability
- ▶ Employment practices liability

Kidnap & Ransom and Extortion Coverage

- ▶ Available through AIG WorldSource®
- ▶ Limits to \$50,000,000
- ▶ Includes ransom, extortion, wrongful detention and hijacking
- ▶ Pre-incident consultation and training

Aviation

- ▶ Available through AIG Aviation
- ▶ Coverage for jets, helicopters and other privately owned aircraft
- ▶ High limits of liability and physical damage
- ▶ Coverage for hangars and private runways

Employment Practices Liability Coverage

- ▶ Standalone policy for insureds whose private staff exceeds five employees
- ▶ Limits available to \$1,000,000/\$1,000,000 and \$2,000,000/\$2,000,000
- ▶ \$25,000 crisis fund available

Workers' Compensation

- ▶ For insureds who employ private staff
- ▶ Nationwide coverage
- ▶ One policy for all staff
- ▶ Limits up to \$1,000,000

Group Excess Liability Insurance

- ▶ Employer-sponsored personal umbrella coverage for high net worth employees
- ▶ Potential sponsors: *Fortune 500* companies; law and accounting firms; banks, private equity or money management firms; large family offices
- ▶ Higher limits (up to \$50 million)
- ▶ Discounts from individually purchased coverage
- ▶ Ease of use; no need to notify insurer or pay additional premium as belongings or individuals are added to the policy

Learn more: www.aigpcg.com



AIG Private Client Group is a division of the personal lines property and casualty insurance subsidiaries of American International Group, Inc. (AIG). Subject to underwriting review and approval. Actual coverage is subject to the language of the policy. Not available in all states. Insurance and services provided by member companies of AIG, including Commerce and Industry Insurance Company and American International Insurance Company, New York, New York.

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