



The benefits of personal risk management

As your clients accumulate wealth, their property and liability insurance needs become much more complex; coverage alone may not be enough to protect the lifestyle they've built. Fortunately, there are more fitting solutions to safeguard assets, mitigate risk and support wealth preservation goals.

Look to AIG

AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), specializes in crafting customized programs for those with a lot to protect. Working through a select network of independent insurance advisors, we marry sound financial coverage with services designed to reduce the likelihood and severity of claims. Following is a sampling of our advantages:

Safeguarding homes

- In many instances, we can enable our policyholders to rebuild on-site to match the exceptional building quality of their homes—even if doing so exceeds the policy limits.
- If a private home is owned via an LLC, LLP or trust, we can craft the policy to align with that alternate structure.
- A broad range of coverage enhancements, including equipment breakdown and green rebuilding, can be added to help protect the unique aspects of a home.
- Complimentary vulnerability assessments and proactive disaster planning services offer added protection from theft, fire, earthquake, wind and water damage.

Addressing liability exposure

- Insufficient liability insurance is one of the leading threats to personal wealth. We offer up to \$100 million in coverage to protect your clients and their families against claims of personal injury and property damage.
- Optional coverages can be added to address the risks that come with employing private staff or sitting on not-for-profit boards. Coverage also is available in the event of an auto accident caused by someone with insufficient (or no) insurance.
- Complimentary access to preliminary background checks on private staff helps ensure that those taking care of your client's family and property are both qualified and credible.¹
- In the event of a liability claim, policyholders can select legal representation from an extensive roster of the nation's preeminent litigation specialists (most insurers would leave them out of the process entirely).

ADVISOR INFORMATION

Protecting passions

- We appreciate the dedication it takes to build a unique collection of artwork, wine, jewelry, antiques and more. Our private collections policy offers comprehensive, worldwide coverage for a wide range of perils.
- Unlike a homeowners' policy, our private collections policy has no deductible.
- New acquisitions to an existing collection are immediately covered at the time of purchase.²
- In addition to robust insurance coverage, our in-house art collection managers are on call to help preserve the value of collections and keep them out of harm's way.

Managing a successful lifestyle

- Regular-use automobiles, collector cars, motorcycles, golf carts, motor homes, etc. can be insured on a single policy at a competitive rate.
- Our yacht policy provides broad, worldwide coverage for virtually all types of risks.
- We strive to exceed expectations, and we are proud of the fact that policyholders throughout our history have overwhelmingly rated our service as "exceptional."
- With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, the AIG companies enable our policyholders to manage risks with confidence.

In good company

Our policyholders include:

- Nearly 40% of the Forbes 400 Richest Americans
- 52% of the North American-based collectors on the ARTnews Top 200 Collectors list
- Award-winning collector car enthusiasts, including 13 of the past 16 Pebble Beach Concours d'Elegance "Best in Show" winners, as well as participants in Monterey Historics, Goodwood, Mille Miglia and other important vintage events
- Owners of roughly 14,000 boats, including over 200 mega yachts

For more information, please contact an independent insurance advisor or visit www.aig.com/pcg.



¹ Eligibility requirements apply.

² Automatic coverage is effective for 90 days following the purchase; it is intended to allow ample time to add items to the policy.

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