

Equipment Breakdown Coverage

Homes today are being built with more mechanical, electrical and electronic equipment than ever before. Technology advances and high-end homeowner expectations of comfort and convenience contribute to the trend of technologically sophisticated residences. One of our key partners, AIG Private Client Group, has added this homeowners policy enhancement to cover the repair or replacement of critical home equipment due to breakdown.

Coverage Highlights

Limits available:

- From \$50,000 to \$250,000 with \$10,000 to \$20,000 for additional living expenses
- Deductible options from \$500 to \$5,000 available
- Applies to equipment that is integral to the house or permanent other structures
- Labor charges are included due to a covered loss
- Additional costs to replace—covers up to 125% of replacement value for equipment that is better for the environment, safer, or more efficient than the equipment being replaced

Covered Equipment

Equipment that generates, transmits, or utilizes energy or operates under vacuum or pressure. Such as:

- Central air conditioning systems; including compressors, condensers
- Heating equipment, heat pumps and air handler units
- Ventilating systems and central vacuum systems
- Fired hot water heaters
- Emergency generators
- Well pumps, filtration systems for air and water
- Swimming pool filtration, pumps and heating equipment
- Chair lifts and elevators

[More Details](#)



**"My House Practically Runs Itself" ...
Until something goes wrong!**

Please speak to any one of our AIP team members to learn more about Equipment Breakdown Coverage from AIG, Private Client Group.

This is truly a unique product offering that is not available through any other carrier—wouldn't your client be interested in hearing about what's available in the market today?

Hear what one of our partners is saying about working with us:

"So far so good would best describe our first month dealing with AIP! We have been moving our entire high value home clientele book. Our broker, AIP, is an excellent choice for our insurance agency. Lisa Wynn, our underwriter, has been very patient answering our many questions and concerns..." Brett P.

NEW—AIG PCG Billing!!

Effective July 9, 2007

Paying bills just got easier for your clients (and you)! Direct-billed customers can opt to pay premiums online or by phone.

Please see the following for more information: [Billing Info](#)

Welcome to Affluent Insurance Program, LLC (AIP)

We are a wholesale company designed to provide retail brokers nationwide, access to serve your elite clientele complete asset protection for their personal insurance needs.

Available Products:

- Homeowners (\$1mm and above)
- Flood, Excess Flood, Wind, E/Q & other catastrophe coverage
- Collections (fine art, jewelry, wine, etc)
- Individual Excess Liability up to \$100 million available
- Group Excess Liability
- Kidnap & Ransom Coverage for family and key employees
- Directors & Officers Liability
- EPLI & Workers' Comp coverage for private staff
- Aviation and Yacht coverage

[More Details](#)



**The competition NOW
on your Personal Lines Accounts!**

**Join AIP and start creating solutions for your most
valued clients TODAY!**

Based upon your clients individual risk analysis we will provide you with a tailor made policy package. It is our extremely successful relationships, and volume of business placed with our Insurance carriers, which affords us unlimited resources to provide the highest quality products for you and your elite clientele.

We look forward to working with your agency in a VERY efficient and professional way.
Let us impress you.