



PROGRAM HIGHLIGHTS

for AIG Private Client Group Producers

Coverage Comparison

AIG Private Client Group vs. Typical Direct Writer

Excess Liability

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Coverage	Included	Limited
Limits of Liability	Up to \$100 Million	Up to \$5 Million
Under/Uninsured Motorist Limits	Up to \$10 Million	Up to \$1 Million
Choice of Defense Representation	From exclusive nationwide panel of defense specialists.	Company Assignment
Expanded Defense Coverage	Up to \$10,000 Included Up to \$100,000 Available	Unavailable
Not-for-Profit Board Liability Coverage	Available	Unavailable
Employment Practices Liability Insurance	\$250,000 Available Coverage for public relations firm included up to \$10,000. (Up to \$100,000 available).	Unavailable

Homeowners'

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Uncapped Guaranteed Replacement Cost	Included*	Capped at 125-150% of Coverage A Value
Expert Home Valuation and Loss Prevention Consultation	Included	Unavailable
Back-up of Sewers and Drains	Included	Unavailable
Business Property	Up to \$25,000	Up to \$5,000
Deductibles Options	Up to \$100,000 available with uncapped premium credits	Limited
Primary Flood	Available	Unavailable
Equipment Breakdown	Available	Unavailable
AIG Fraud Safeguard [®]	Available	Unavailable
AIG Household Safeguard SM	Available	Unavailable
Hurricane Protection Unit SM	Available	Unavailable
Wildfire Protection Unit [®]	Available	Unavailable

* Extended Replacement cost of 150% in FL, HI, SC and TX, 200% in CA



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Automobile

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Coverage	Included	Limited
Agreed Value	Included	Unavailable
Lease/Loan Gap	Included	Unavailable
Collector Vehicles	Available	Unavailable
Original Manufacturers Parts	Included	Unavailable
Loss Of Use	Up to \$5,000 Included	Up to \$400 with per day limit

Private Collections

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Coverage	Included	Limited
Articles of Others	Up to \$1 Million included	Unavailable
Loss Settlement	Up to 150% of Market Value Included	Cost to Repair or Replace
Newly Acquired Property	Up to 25% per Class Included	Lesser amount of 25% per class or \$10,000

Watercraft/Yachts

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Coverage	Ability to provide pre-defined or worldwide navigation based on the insured's specific cruising plans	Only U.S and Canadian inland waters; limited coastal cruising
Value of Vessel	Unlimited	Limited coverage available
Comprehensive P&I (Liability) Protection	Full P&I limit coverage (no sub-limits) for bodily injury, property damage, pollution; additional coverage for marine environmental damage	Sub-limits per person for bodily injury, per accident for bodily injury and per accident for property damage
Defense Costs	In addition to the P&I limit	Included within the P&I limit
"All Risk" Coverage	Coverage for all risks, except those that are specifically excluded	Named perils only

Other Specialized Products

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Aviation	Available through AIG Aviation	Unavailable
Excess Flood (Admitted)	Available	Unavailable
Kidnap and Ransom	Available through AIG WorldSource	Unavailable
Workers' Compensation	Available	Unavailable

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