



# Homeowners Insurance

*Make yourself comfortable*

Home

**AIG PRIVATE CLIENT GROUP**



# Custom-built solutions for exclusive homes

Where you live says a lot about how you got there. We understand that your home—be it a suburban showpiece, coastal getaway, urban loft or other fine property—is one of the most important aspects of your successful lifestyle. AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), can build a robust yet simple plan to insure it properly.

Following are just a few of the many advantages of our homeowners insurance:

## Rebuilding costs

In many instances, your coverage can enable you to rebuild on-site to match the exceptional building quality of your home—including unique and historic residences—even if doing so exceeds your policy limits.

## Contents replacement

Damaged personal property can be repaired or replaced with new item(s), without deductions for depreciation.

## Additional living expenses

If your home becomes uninhabitable, you can be reimbursed for necessary increases in living expenses; includes loss of income if the home is rented.

## Back-up of sewers and drains

You're covered for physical damage caused by the back-up or overflow of sewers, drains or sump pumps on your property. Protection extends up to your policy limit without special deductibles.

## Landscaping coverage

This broad, flexible coverage is ideal for those with elaborate gardens.<sup>1</sup>

## Cash settlement options

If you're faced with the total loss of your property, you can receive a cash settlement rather than rebuild on-site.

## Deductible options up to \$100,000

Choosing to take on more up-front risk may lower your annual premium.

## Business property

We provide coverage for business property that you own or lease.<sup>1</sup>

## Damage caused by domestic pets

Repair or replace items damaged by Fido or Fluffy. This useful coverage typically is excluded from other homeowners' policies.



## Optional policy enhancements

We offer a broad range of enhancements that you can add to your policy to help protect the unique aspects of your home, your family's well-being, and even the planet, such as:

- **Equipment breakdown coverage** to cover the sophisticated electronic and mechanical aspects of today's high-tech homes.<sup>2</sup>
- **Green rebuilding coverage** that allows you to restore, repair or replace items with environmentally friendly materials.<sup>4</sup>
- **Flood coverage** that goes far beyond the limits of most homeowners' policies or federal flood program benefits.<sup>3</sup>
- **Additional coverage options** are available that your insurance advisor would be happy to share with you.



<sup>1</sup> Coverage limit restrictions apply.

<sup>2</sup> Equipment that generates, transmits, or utilizes energy or operates under vacuum or pressure.

<sup>3</sup> Homes in X, B, or C flood zones.

<sup>4</sup> Up to 20% more than the amount of coverage we will pay for the coverage listed on the declarations page; limited to the actual item(s) damaged and does not extend to entire systems, pairs or sets that are not damaged. Must rebuild at the residence's current location.

## Managing risk, preventing loss

We can connect you to a range of services and expertise to complement your coverage and heighten your overall protection. Following are just a few examples of our offerings. Please note: some services are not available in all areas and may be subject to eligibility and enrollment requirements.

### On-site residential inspections

We can visit your home and recommend ways to reduce the chance of having a claim, and ensure that your coverage is sufficient to repair structural damage should it occur.

### Protection from water damage

Leaks are one of the most common causes of property damage, but with proper guidance you can lessen your home's vulnerability.

### Wildfire Protection Unit®

If you live in an area prone to wildfires, this service provides an added layer of protection throughout the season.<sup>5</sup>

### Hurricane Protection Unit®

We help coastal homeowners prepare effectively for hurricane season, and minimize the impact of wind and water on their properties after a major storm.<sup>5</sup>

### Home and family security

Customized consultations can help reduce threats to family safety, security and personal wealth.

### Historic home protection

Experts in historic preservation and architectural history can provide advice on loss prevention and documentation.

### Thermography services

In-depth examinations using an infrared camera can identify prior or potential electric or water damage problems.

### Engineering services for large estates

Specialized inspections help minimize the risk of property damage as a result of mechanical or equipment failure.

### Background checks on private staff

Ensure that those with access to your loved ones and property are both qualified and credible.<sup>6</sup>



## More than just insurance

Comprehensive coverage is just the beginning. AIG Private Client Group can help:

- Reduce the chance of property damage
- Maximize safety
- Ensure that the right amount of coverage is in place
- Offer unparalleled support at claim time


## Insurance for your world

Our program considers your assets as well as your lifestyle. Policies complement one another, helping eliminate gaps or overlaps in coverage. Look to us to safeguard all that you hold dear by covering:

- Homes
- Excess Liability
- Yachts
- Automobiles
- Private Collections
- And more...

<sup>5</sup> Eligibility requirements apply; enrollment required. The Wildfire Protection Unit is available in select areas of CA, CO and TX. The Hurricane Protection Unit is available in select areas of FL, MA, NJ, NY and SC.

<sup>6</sup> Eligibility for complimentary preliminary background checks is determined based upon total account premium. However, all policyholders are eligible for discounted pricing on preliminary background checks.



AIG Private Client Group is proud to work with a select group of the finest independent insurance agents and brokers. To learn more, please visit [www.aig.com/pcg](http://www.aig.com/pcg)



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