



# Personal Excess Liability Insurance

*Protect your own success story*

Liability

**AIG PRIVATE CLIENT GROUP**



# Protect yourself against a worst-case scenario

If a lawsuit threatens the lifestyle you've built, we will be there. AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), offers up to \$100 million in coverage to safeguard your family and assets against claims of personal injury or property damage.

Following are just a few of the many advantages of our personal excess liability insurance:

## Comprehensive coverage

Liability risk is everywhere: at home, on the road, on vacation and in the community. We offer broad protection for your busy lifestyle, covering incidents ranging from auto accidents to slander. Our policy also helps eliminate gaps when covered events are excluded by your primary policy.

## Choice of legal representation

Most insurance providers assign an attorney to defend you, leaving you out of the process entirely. AIG Private Client Group is different. To ensure your best interests are considered, you can choose from a roster of preeminent law firms specializing in all aspects of litigation. In addition, funds<sup>1</sup> are available for your personal attorney to shadow the case.

## Defense costs outside policy limits

We cover legal expenses without compromising your coverage. Some insurance providers include defense costs within the policy limits, which can quickly erode your coverage during a lengthy trial.

## Protection on the road

Add up to \$10 million in coverage to protect yourself in the event of an accident caused by an uninsured or underinsured driver.

## Worldwide protection

You are covered for personal injury (including libel and slander) and property damage claims no matter where the incident happens.



## Optional policy enhancements

Augment your protection with coverage options designed for precise circumstances you may encounter:

### If you employ private staff

It's not uncommon for nannies, housekeepers, private assistants, gardeners or others to take their employers to court. Our Employment Practices Liability Insurance (EPLI) option responds to allegations of sexual harassment, wrongful termination, discrimination and more. If an EPLI claim poses a threat to your reputation, additional funds<sup>2</sup> can be used to cover the fees of a public relations firm. We also offer complimentary access to background checks on private staff<sup>4</sup>—helping you ensure that those taking care of your family and property are both qualified and credible.

### If you sit on a not-for-profit board

Not-for-profit organizations typically operate on tight budgets and carry a minimal amount of liability insurance. If you or your spouse sits on the board of a not-for-profit organization<sup>3</sup>, you can add up to \$1 million of protection on top of existing board coverage.

<sup>1</sup> Up to \$10,000 (higher limits available); some restrictions may apply.

<sup>2</sup> Up to \$25,000; some restrictions may apply.

<sup>3</sup> Qualifying organization is defined in the policy as any not-for-profit organization qualifying under Section 501(c) (3), (4) or (7) of the Internal Revenue Code, some exceptions apply.

<sup>4</sup> Eligibility for complimentary preliminary background checks is determined based upon total account premium. However, all policyholders are eligibility for discounted pricing on preliminary background checks.



## The importance of ample coverage

The liability coverage included within homeowners, auto and yacht policies is considered primary insurance; it responds first in the event of a claim. Excess liability (also known as “umbrella”) insurance responds after primary coverage limits are exceeded. For example, the liability limit on many homeowners’ policies is \$300,000. If someone is injured on your property and awarded damages above that, you’re personally responsible for the remaining balance, including legal fees.

It’s an unfortunate fact that accidents can stem from everyday activities and lead to costly lawsuits. Here are a few real-life scenarios:

*A house guest dove into a pool, sustained injuries and became paralyzed from the waist down. Claiming the injuries resulted from poor lighting in the pool area, the guest sued the homeowner for \$30 million.*

*A newly retired executive was rear-ended and tragically sustained fatal injuries. The driver at fault had policy limits of only \$400,000—not nearly enough to properly compensate the estate and family.*

*A teen was driving a “souped up” golf cart and made a sudden turn. Her friend was ejected from the cart and sustained a serious head injury. The accident resulted in a seven-figure settlement.*

## We’re on your side

If your assets and reputation are on the line, you can count on AIG Private Client Group. We pride ourselves on offering unprecedented flexibility, choice and support when you need it most, and we respond to all new claims on the same day of report.

*A policyholder was accused of making false and defamatory statements in an e-mail that caused loss of income and pain and suffering. She did not write the original message but was accused of adding in the plaintiff’s personal information. We conducted a forensic investigation of the electronic media and proved that the message contents had not been edited. Faced with this information, the plaintiff voluntarily dropped the suit.*

*A house guest was seriously injured by a policyholder’s child. We worked to reach an amicable settlement with the injured guest and allowed the policyholder’s personal attorney to participate in the settlement negotiations. As a result, the guest accepted a settlement without retaining an attorney.*



## 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...



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)



Bring on tomorrow

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. (AIG). For additional information, please visit our website at [www.aig.com](http://www.aig.com). Products and services are written or provided by subsidiaries or affiliates of AIG, including AIG PROPERTY CASUALTY COMPANY. Not all products and supplemental services are available in every jurisdiction, and are subject to underwriting review and approval. Insurance coverage is governed by actual policy language. All references to claims settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Certain products and services may be provided by independent third parties under contract with AIG or its subsidiaries or affiliates. Insurance products may be distributed through affiliated or unaffiliated entities. This brochure is a summary only. It does not include all terms and conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions.