



Automobile Insurance  
*Enjoy the ride*

Automobile

**AIG PRIVATE CLIENT GROUP**



# Shift your perception of automobile insurance

It took a lot more than a license to get into your vehicles. We understand the success necessary to attain the finest craftsmanship on wheels—and AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), shares your passion for keeping it protected. We can design an elegant but powerful insurance plan around your driven lifestyle, so you can focus on the road ahead.

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

## Agreed value

We work with you to determine the value of your vehicle(s). If a total loss occurs, you'll receive that agreed-upon amount, regardless of market depreciation.<sup>1</sup>

## Worldwide coverage

Most auto insurance policies limit coverage to accidents that happen in the US and its territories. With us, you're protected no matter where your travels take you.<sup>2</sup>

## New vehicle replacement

If a new vehicle<sup>3</sup> is "totaled" within three years of its purchase, you can opt to receive the agreed value; replace it with a vehicle of the same year, make and model; or receive a new vehicle of the same make and like model—including hybrids or alternate fuel editions.

## Waiver of deductible

If your car is damaged beyond repair, your deductible will be waived.

## Transportation expense

You can be reimbursed, with no per-day limit, for the costs to rent a vehicle while yours is being repaired. You have the option to rent a car of comparable value as well.<sup>4</sup>

## Emergency living expenses

If your car breaks down or you're in an accident far from home, you can be reimbursed for lodging and related expenses.

## Original manufacturers' parts

If repairs must be made, only original manufacturers' parts will be used.<sup>5</sup>

## Personal property

If personal property is either damaged during an accident or stolen from your vehicle, you can replace it with an item of like kind and quality without having to pay a deductible.

## Pet coverage

If the family dog or cat is injured during an accident, you can be reimbursed for related expenses.

## Cash settlement (optional)

If damage to your vehicle equates to more than half of its agreed value, you may not want to keep it—even when repairs are possible. Our cash payout option is offered at a lower threshold than most carriers will allow.



<sup>1</sup> Depreciation is applied to regular use vehicles at renewal. However, depreciation is not applied to collector vehicles at renewal.

<sup>2</sup> Restrictions apply. Also, some countries/jurisdictions require the purchase of local coverage.

<sup>3</sup> Not previously titled.

<sup>4</sup> Up to \$12,500.

<sup>5</sup> Unless the parts are no longer made; excludes window glass.



## Collector vehicles

Whether you own a single collector car or a multi-million dollar collection, you can benefit from exceptional coverage and service. In addition, we can work closely with you to proactively address any exposures that may threaten the value of your collection. Minimize coverage gaps and administrative hassles by packaging collector and regular-use autos on the same policy.

## Appraiser and restoration referrals

Take advantage of our network of specialists—including appraisers, car transport companies and vintage vehicle restorers—to help maintain the value of your collection.

## Transit and storage consultation

We can advise on the proper design and maintenance of your storage facility as well as use state-of-the-art technology to detect potential hazards. We also can counsel you on the best methods to move your collection from one location to another.

## Risk assessments

Is there a disaster plan in place at your storage facility? We can provide a comprehensive vulnerability assessment to identify factors that could threaten your vehicles and recommend steps you can take to safeguard them.

*A policyholder's business partner borrowed his \$465,000 luxury vehicle and struck a mailbox. It was estimated that repairs could cost more than \$250,000 and take up to six months to complete. In addition, the policyholder would need to continue making his substantial monthly payments throughout the repair period. The costs and timeframe were simply unreasonable, so we came up with a better solution.*

*We located and purchased an exact replica of the vehicle to replace the damaged one. When our policyholder arrived at the dealership, all documents were prepared and ready for his signature—he drove his new car off the lot that day.*

## 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

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