



## WILDFIRE PROTECTION UNIT®

# Protect your home all season long

If you live in an area prone to wildfire, AIG is there for you. While of course we can provide the insurance coverage you'd need in the event of a loss, we know you'd rather avoid damage altogether.

Our Wildfire Protection Unit® offers an added layer of protection for your family and property. This complimentary service is available to policyholders of AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), who reside within designated response areas.<sup>1</sup>

### Managing risk, preventing loss

The Wildfire Protection Unit is not a private fire department, but a loss mitigation service designed to preempt damage well before a wildfire ignites. The service includes:

#### At home consultations

Our wildfire mitigation specialists can visit your residence to assess its vulnerability in the event of a wildfire. If warranted, they can apply Phos-Chek® around the perimeter of your property. The retardant creates an added layer of protection that can last throughout wildfire season.

#### During a wildfire

Access permitting, our specialists can visit vulnerable properties and remove combustibles, apply Phos-Chek for perimeter protection and/or Class A foam or Thermo-Gel for structure and landscaping protection.<sup>2</sup>

### Not yet a policyholder?

The Wildfire Protection Unit is available to AIG Private Client Group policyholders only. This service is just one example of our unique approach to personal property and liability insurance. To find out what we can do for you, contact your independent insurance advisor. Or, visit [www.aig.com/pcg](http://www.aig.com/pcg) for a referral to a trusted agent or broker near you.

### Strengthen your defenses

The application of fire retardant is only one part of an overall wildfire mitigation plan. Routine prevention measures can go a long way to protect your home.

#### Reduce exposure

Our field teams can recommend steps to defend the space around your home, including suggestions for landscaping and building materials.

#### Stay knowledgeable

Consult public service informational websites such as [www.readyforwildfire.org](http://www.readyforwildfire.org), [www.texasforests.tamu.edu](http://www.texasforests.tamu.edu) and [www.firewise.org](http://www.firewise.org) for tips and information on wildfire mitigation.

### Our commitment to wildfire mitigation

While we're not a fire department, all of our wildfire mitigation specialists have received qualifications and training from state-certified fire academies. They maintain these qualifications by completing annual training.

#### How to enroll

If you're a Private Client Group policyholder residing in our response area, you can sign up at [www.aig.com/pcg](http://www.aig.com/pcg) or contact your independent insurance advisor. You don't need to call—or be on the property—for us to take action. However, you must enroll once (not required annually) to receive the benefits.

### Frequently asked questions

**Why does AIG Private Client Group provide this service?**

As industry leaders in loss prevention, we feel it is crucial to offer proactive wildfire mitigation tactics to keep your home and loved ones out of harm's way.

**What does this service cost?**

The service is complimentary for AIG Private Client Group policyholders who reside in the eligible response areas.

**Is this a private fire department?**

No. The Wildfire Protection Unit is intended to help reduce the likelihood of property damage caused by wildfire—well before one ignites. Those who take proactive mitigation steps have a far greater chance of saving their homes.

**How often do you conduct consultations?**

After enrollment, we will schedule a time to visit your home for an external inspection. We encourage you to be there and participate in the mitigation discussion. Depending on your exposure, we may require annual or bi-annual inspections, in which case you will be notified.

**What is Phos-Chek?**

Phos-Chek is a specially formulated fire retardant used for over 40 years by the U.S. Forest Service. It is colorless and safe around plants, animals and people.

**What is Class A foam?**

Class A foam is a solution that increases the wetting effectiveness of water. Once applied, the sticky foam creates a "blanket" that smothers and cools the fire by depriving it of oxygen. The foam is biodegradable and easily washed off of surfaces by power washing.

**What is Thermo-Gel?**

Thermo-Gel is a concentrate that turns water into a long-lasting, fire-preventing and heat-absorbing gel. It adheres to all surfaces and forms a protective layer that cools and guards objects from heating, charring and flame impingement. It is nontoxic and approved by the U.S. Forest Service.

**Will someone from the Wildfire Protection Unit contact me during a wildfire?**

No. Our response teams typically do not reach out to policyholders during active wildfires. We suggest you listen to local news media for updated emergency information and evacuation guidelines.

**Do I need to contact someone if a wildfire is coming?**

No, you do not. When a fire threatens, our mitigation specialists are deployed to the area at risk. If access is permitted by local fire authorities, and depending on available resources, we will attempt to visit your home to spray Phos-Chek retardant, Class A foam and/or Thermo-Gel.

**Will this service satisfy any state or local hazardous vegetation clearance requirements?**

No. This program is only one part of a responsible fire mitigation strategy. Hazardous vegetation should continue to be managed seasonally and thinned as required by the state or local jurisdiction in your area.

**I live in a residential neighborhood with fully landscaped yards. Why do I need the services of the Wildfire Protection Unit?**

In the event of a wildfire, flying embers can travel a considerable distance and spread fire to neighborhoods with minimal hazardous vegetation exposure. Your home is vulnerable to flying embers if it has a wood shake roof, wood shingle siding, wood decking or any other combustible components. During the on-site consultation, our mitigation specialists can identify any potential hazards and help you address them.

**Should I wait for the Wildfire Protection Unit to arrive before I evacuate?**

No. There is no guarantee that we will be able to access your home during a wildfire due to government or incident command restrictions, difficult terrain, unsafe conditions, roadblocks, the magnitude of the event and many other factors out of our control. Heed all evacuation orders, as your safety is the most important concern.

"I congratulate AIG Private Client Group for having the foresight to offer such a remarkable service. The Wildfire Protection Unit definitely contributed to saving my home."  
— A policyholder in Rancho Santa Fe, CA

For more information, please visit [www.aig.com/pcg](http://www.aig.com/pcg) or call 800 899 2409.



<sup>1</sup> Eligibility requirements apply; enrollment required. Available in select areas of CA, CO and TX.

<sup>2</sup> We cannot guarantee that we will be able to access your property during a wildfire, or that the application of fire retardant will prevent or reduce damage to your property from a fire. Additionally, we make every effort to obtain real-time information on fire lines and threat levels, but cannot guarantee its accuracy.

The Wildfire Protection Unit complies with state laws and guidelines set by the International Association of Fire Chiefs (IAFC). These regulations are in place to help protect the safety of public and private fire protection forces. In some instances, they may restrict our access to your home during an active wildfire. To learn more about IAFC's guidelines, visit [www.iafc.org](http://www.iafc.org) or contact the Wildfire Protection Unit.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. 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 American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.