

## PRODUCER INFORMATION

## Coverage and service comparison

This coverage and services comparison is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies and endorsements for complete details of coverage terms, conditions and exclusions.

### Automobile

Vehicle Types	AIG Premier Client Solutions	AIG Private Client Group
Regular use	Vehicles valued up to \$200,000 (new)	Eligible, no value restriction
Collector	Vehicles valued up to \$100,000	Eligible, no value restriction
Exotic and high performance	Ineligible	Eligible
Worldwide <sup>1</sup> coverage	Yes	Yes
Claim payment basis	Agreed value only available on collector vehicles	Agreed value on all vehicle classes
Liability	Up to \$1 million CSL <sup>2</sup>	Up to \$1 million CSL <sup>2</sup>
Medical payments	\$10,000	\$10,000
Un/underinsured motorist	Up to \$1 million CSL <sup>2</sup>	Up to \$1 million CSL <sup>2</sup>
New <sup>3</sup> vehicle replacement	Available via endorsement (for vehicles up to two years old)	Included (for vehicles up to three years old)
Personal property	\$500 (no deductible)	\$2,500 (no deductible)
Pet coverage	\$500 (no deductible)	\$1,000 (no deductible)
Trip interruption and emergency living expenses	\$500	\$2,500
Choice of repair facility	Included	Included
Original equipment manufacturers' parts <sup>4</sup>	Included for vehicles in the first three model years or 36,000 miles, whichever is less	Included
Towing and labor	25 miles; mileage increase via endorsement	100 miles
Roadside assistance	Available via endorsement	Included
Transportation expense (rental car)	\$40 a day limit/\$1,200 max included; can increase via endorsement to \$75/\$2,250 <sup>2</sup> or \$100/\$3,000	\$12,500 with no per day limit
Loan/lease gap	Available via endorsement	Included
Full glass	Available via endorsement; included where required	Available via endorsement; included where required
Keys and locks	Available via endorsement	Included
Auto identity theft and fraudulent title	Unavailable	Included

## PRODUCER INFORMATION

### Homeowners

	AIG Premier Client Solutions	AIG Private Client Group
"All-risk" coverage	Included	Included
Dwelling limit eligibility requirements	\$400,000 - \$2 million <sup>2</sup>	\$1 million+
Other permanent structures	10% of the dwelling limit automatically included; can be decreased/increased via endorsement	20% of the dwelling limit automatically included; can be decreased/increased via endorsement
Payment basis for dwelling and other permanent structures	Extended rebuilding cost: automatically included; 100% additional coverage above the dwelling limit to rebuild the home at its current location Guaranteed rebuilding cost: available via endorsement; no cap or limitation for rebuilding at the current location	Guaranteed rebuilding cost: automatically included in most states; no cap or limitation for rebuilding at the current location (exceptions: California, Florida, Hawaii, North Carolina, South Carolina)
Guaranteed rebuilding cost	Available via endorsement	No cap or limitation for rebuilding at current location; automatically included in most states (exceptions: California, Florida, Hawaii, North Carolina and South Carolina)
Cash settlement option	Included	Included
Contents	75% of the dwelling limit automatically included; can be decreased/increased; no depreciation	50% of the dwelling limit automatically included; can be decreased/increased; no depreciation
Contents away from premises	Worldwide coverage included	Worldwide coverage included
High deductible options	Up to \$100,000; optional hurricane or wind deductibles also can be purchased <sup>2</sup>	Up to \$100,000; optional hurricane or wind deductibles also can be purchased <sup>2</sup>
Waiver of deductible for large loss	Available via endorsement	Available via endorsement
Loss prevention device	Up to \$1,000	Up to \$2,500
Back-up of sewers and drains	\$25,000 automatically included; higher limits are available via endorsement	Up to policy limits
Ensuing fungi or bacteria	\$10,000 automatically included; higher limits available via endorsement <sup>2</sup>	\$10,000 automatically included; higher limits available via endorsement <sup>2</sup>
Additional living expense, fair rental value and forced evacuation	50% of the dwelling limit automatically included for additional living expenses; can be amended to either 30% or 100%; no cap on fair rental value; forced evacuation up to 30 days	Unlimited additional living expenses <sup>2</sup> ; no cap on fair rental value; forced evacuation up to 30 days

## PRODUCER INFORMATION

### Homeowners

#### AIG Premier Client Solutions

#### AIG Private Client Group

<b>Loss assessment</b>	Up to \$50,000 for the insured's share of a covered loss assessment charged against members of a homeowners association; no more than \$1,000 for any assessment that results from a deductible in the association's insurance	Up to \$100,000 for the insured's share of a covered loss assessment charged against members of a homeowners association; no more than \$10,000 for any assessment that results from a deductible in the association's insurance
<b>Special limits on contents</b>	Money: \$1,000 Securities and stamps: \$5,000 Jewelry: \$5,000 Silverware: \$10,000 Furs: \$5,000 Watercraft: \$3,000 Guns: \$5,000 Trailers: \$3,000 Breakage of fragile items: \$5,000 Grave markers and mausoleums: \$10,000	Money: \$2,500 Securities and stamps: \$5,000 Jewelry: \$5,000 Silverware: \$10,000 Furs: \$5,000 Watercraft: \$5,000 Guns: \$5,000 Trailers: \$5,000 Breakage of fragile items: \$50,000 Grave markers and mausoleums: \$50,000
<b>Liability</b>	Medical payments: \$10,000; damage to property of others: \$5,000	Medical payments: \$10,000; damage to property of others: \$10,000
<b>Equipment<sup>5</sup> breakdown</b>	Available via endorsement; limits from \$2,500-\$200,000 available; deductible options from \$500-\$5,000 available	Available via endorsement; limits from \$50,000-\$1 million available; deductible options from \$500-\$5,000 available
<b>Equipment breakdown <i>Plus</i></b>	Unavailable	Available via endorsement; includes protection for home computer and entertainment equipment
<b>Green rebuilding cost</b>	Available via endorsement	Available via endorsement
<b>Fraud SafeGuard<sup>®</sup></b>	Unavailable	Available via endorsement
<b>Household SafeGuard<sup>®</sup></b>	Unavailable	Available via endorsement
<b>Historic home</b>	Available via endorsement	Available via endorsement
<b>Rebuilding to code</b>	Included up to dwelling limit	Included; uncapped
<b>Landscaping</b>	Up to 5% of the dwelling limit, but no more than \$1,000 for any one tree, shrub or plant; higher limits available via endorsement	Up to 5% of the dwelling limit, but no more than \$5,000 for any one tree, shrub or plant; higher limits available via endorsement
<b>Tree removal</b>	Up to \$1,000 when there is no damage to covered property; named peril basis	Up to \$1,000 when there is no damage to covered property; named peril basis
<b>Debris removal</b>	Up to 5% of the dwelling limit included	Included; uncapped
<b>Business property</b>	Up to \$15,000 at the insured premises; up to \$5,000 away from insured residence	Up to \$25,000 in the home and off premises
<b>Lock replacement</b>	Up to \$1,000; no deductible	Uncapped; no deductible
<b>Food spoilage</b>	Up to \$5,000; \$250 deductible applies	Uncapped; \$250 deductible applies

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### Homeowners

	<b>AIG Premier Client Solutions</b>	<b>AIG Private Client Group</b>
<b>Fire department charges</b>	Up to \$1,000; no deductible	Uncapped; no deductible
<b>Residential inspection</b>	Included; complimentary service	Included; complimentary service
<b>Natural catastrophe preparedness</b>	Access to tips and loss prevention information	Wildfire, Hurricane and Earthquake Protection Units for eligible homeowners policyholders <sup>6</sup> ; access to in-house loss prevention experts who will customize a loss prevention plan
<b>Water damage mitigation consultation</b>	Consultations are not available; policyholders have access to discounted water shut-off and leak detection products	Included; complimentary service
<b>Background checks on private staff</b>	Available from pre-screened vendor at a discounted rate	Complimentary or available from pre-screened vendor at a discounted rate <sup>7</sup>
<b>Preferred vendor discounts</b>	Available from select vendors	Available from select vendors

## PRODUCER INFORMATION

### Condo, Co-op and Renters

	AIG Premier Client Solutions	AIG Private Client Group
"All-risk" coverage	Included	Included
High deductible options	Up to \$100,000; optional hurricane or wind deductibles also can be purchased <sup>2</sup>	Up to \$100,000; optional hurricane or wind deductibles also can be purchased <sup>2</sup>
Additions and alterations (A&A) and contents limits eligibility requirements	\$50,000 minimum contents; \$1 million A&A and contents aggregate	\$1 million+ A&A and contents aggregate
Coverage basis	Split limit for A&A and contents	Combined A&A and contents limit
A&A payment basis	Replacement cost: automatic; extended rebuilding cost available via endorsement and provides 50% additional coverage above the A&A limit to rebuild at the current location	Replacement cost: automatic; extended rebuilding cost available via endorsement and provides 50% additional coverage above the A&A limit to rebuild at the current location
Contents payment basis	Replacement cost; no depreciation	Replacement cost; no depreciation
Additional living expense, fair rental value and forced evacuation	50% of the dwelling limit automatically included for additional living expenses; can be amended to either 30% or 100%; no cap on fair rental value; forced evacuation up to 30 days	Unlimited additional living expenses <sup>2</sup> ; no cap on fair rental value; forced evacuation up to 30 days
Green rebuilding cost	Available via endorsement	Available via endorsement
Historic home	Available via endorsement	Available via endorsement
Cash settlement option	Included	Included
Contents away from premises	Worldwide coverage included	Worldwide coverage included
Back-up of sewers and drains	\$25,000 automatically included; higher limits are available via endorsement	Up to policy limits
Rebuilding to code	Included up to dwelling limit	Included; uncapped
Landscaping	Up to 5% of the dwelling limit, but no more than \$1,000 for any one tree, shrub or plant; higher limits available via endorsement	Up to 5% of the dwelling limit, but no more than \$5,000 for any one tree, shrub or plant; higher limits available via endorsement
Loss prevention device	Up to \$1,000	Up to \$2,500
Loss assessment	Up to \$50,000 for the insured's share of a covered loss assessment charged against members of a homeowners association; no more than \$1,000 for any assessment that results from a deductible in the association's insurance	Up to \$100,000 for the insured's share of a covered loss assessment charged against members of a homeowners association; no more than \$10,000 for any assessment that results from a deductible in the association's insurance
Debris removal	Up to 5% of the dwelling limit included	Included; uncapped
Business property	Up to \$15,000 at the insured premises; up to \$5,000 away from insured residence	Up to \$25,000 in the home and off premises

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### Condo, Co-op and Renters

	<b>AIG Premier Client Solutions</b>	<b>AIG Private Client Group</b>
<b>Lock replacement</b>	Up to \$1,000; no deductible	Uncapped; no deductible
<b>Food spoilage</b>	Up to \$5,000; \$250 deductible applies	Uncapped; \$250 deductible applies
<b>Fire department charges</b>	Up to \$1,000; no deductible	Uncapped; no deductible
<b>Special limits on contents</b>	Money: \$1,000 Securities and stamps: \$5,000 Jewelry: \$5,000 Silverware: \$10,000 Furs: \$5,000 Watercraft: \$3,000 Guns: \$5,000 Trailers: \$3,000 Breakage of fragile items: \$5,000 Grave markers and mausoleums: \$10,000	Money: \$2,500 Securities and stamps: \$5,000 Jewelry: \$5,000 Silverware: \$10,000 Furs: \$5,000 Watercraft: \$5,000 Guns: \$5,000 Trailers: \$5,000 Breakage of fragile items: \$50,000 Grave markers and mausoleums: \$50,000
<b>Liability</b>	Medical payments: \$10,000; damage to property of others: \$5,000	Medical payments: \$10,000; damage to property of others: \$10,000

## PRODUCER INFORMATION

### Valuable Articles/Private Collections

	AIG Premier Client Solutions	AIG Private Client Group
Availability	Endorsement to homeowners	Standalone policy
Coverage limits available	\$500,000 blanket or scheduled	Unlimited
Deductible	No deductible	No deductible
Coverage territory	Worldwide	Worldwide
Newly acquired items	Up to 90 days after purchase for fine art (up to 25% of policy class limit); 30 days after purchase for all other classes (either 25% of the class limit OR \$10,000, whichever is less)	Up to 25% of policy class limit for all classes; effective for 90 days after purchase
Care, custody and control	Unavailable	Up to \$1 million
Valuation	Agreed value	Agreed value with up to an additional 50% of the insured amount to account for appreciation
Pair or set	Included	Included
Items in transit	Included; some restrictions apply when shipping via US Postal Service	Included; some restrictions apply when shipping via US Postal Service
Items on exhibit/display	Included	Included
Jewelry repair and restoration damage	Included	Included
Art collection management	Unavailable	Included; complimentary service
Vendor discounts	Available	Available

## PRODUCER INFORMATION

### Personal Excess Liability

	AIG Premier Client Solutions	AIG Private Client Group
Availability	Endorsement to homeowners	Standalone policy
Worldwide coverage	Yes	Yes
Limits of liability	\$1-\$10 million	\$5-\$100 million
Choice of defense representation	Included; select from AIG's extensive list of carefully screened litigation specialists	Included; select from AIG's extensive list of carefully screened litigation specialists
Expanded defense	Unavailable	\$10,000 included; up to \$100,000 available via endorsement
Defense costs	Paid outside of policy limits	Paid outside of policy limits
Uninsured/underinsured motorist coverage	Available via endorsement; up to \$1 million available	Available via endorsement; up to \$10 million available
EPLI	Unavailable	Available via endorsement
Not-for-profit board liability	Unavailable	Available via endorsement



Bring on tomorrow

1 In some countries and jurisdictions, your client is required to purchase auto insurance locally. In those instances, we can cover damage in excess of your client's local policy limits.

2 Varies by state.

3 Not previously titled.

4 Unless the parts are no longer made; excludes window glass.

5 Equipment that generates, transmits, or utilizes energy or operates under vacuum or pressure.

6 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. The Earthquake Protection Unit is available in select areas of CA.

7 Eligibility for complimentary background checks is determined based upon total account premium. However, all policyholders are eligible for discounted pricing on preliminary background checks.

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