



# Homeowners Insurance

*Make yourself comfortable*

# Home

**AIG PRIVATE CLIENT GROUP**



# Exceptional Insurance for Extraordinary Assets

Your home isn't just any residence. It is a special place that reflects your individuality, your lifestyle preferences and passion. At AIG, we understand that no two homes are alike and because of these fine distinctions we've built a Home and Contents programme that addresses the unique needs of high value homes.

## Advantages of our Home & Contents Programme

### **Comprehensive buildings and contents cover**

Our cover provides broad protection for exceptional homes, specifically designed to address the uniqueness of your dwelling or the valuables so carefully chosen within. To ensure no underinsurance we automatically provide contents cover at 50% of the buildings sum insured.

### **'All risk' cover**

Our protection against property damage and loss is one of the widest in the industry, so you can rely on comprehensive insurance and few restrictions.

### **Newly acquired items**

New contents acquired are immediately covered, allowing you up to 90 days to add the item to your policy if you need to increase the sum insured under your cover. The maximum amount covered is 25% of the contents cover listed in your schedule.

We will automatically cover your newly acquired collectibles, up to 25% of the value shown under each Collections category in your schedule, for 90 days.

You can increase the sum insured if your Collections cover is no longer adequate.

### **Worldwide cover**

The contents you've acquired and covered under your policy are protected, wherever they are.

### **Guaranteed rebuilding costs**

If the unexpected should happen and your home is damaged, AIG will pay to have it rebuilt or repaired to its original state and beauty – often even if the costs exceed your policy limits.

### **Alternative accommodation**

If your home cannot be occupied due to a covered loss, we will cover reasonable costs for alternative accommodation, allowing you to maintain a comparable standard of living without further disruption.

If your home is normally rented out, we will also pay the rent that you are unable to collect.

### **Rental property**

If your policy covers a rental property, and the tenant has to move out because of a covered loss, we will pay the rent that you are unable to collect.

### **Worldwide personal liability**

Our policies provide generous limits of personal liability cover.



## Managing Risk, Preventing Loss

We take a holistic approach that anticipates and prevents potential losses and allows us to go beyond insurance protection. By tapping into unique but complementary risk management services, you are significantly more protected as you are helped to improve the management of your risk. Loss prevention will translate into long-term savings for you.

### Home valuation and loss prevention consultation

We can assess how your cover compares to current market values and ensure that you have the right amount of insurance in place.

### On-site residential inspections

We can visit your home and recommend ways to reduce the chances of experiencing a loss, and ensure that your cover is sufficient to repair structural damage should it occur. Our specialists are proficient at evaluating custom homes and have extensive experience with documenting and assessing one-of-a-kind architectural features.

*A storm damaged a family home. The owner submitted the builder's invoice two days later. We sent payment the same day.*

AIG understands that safeguarding your assets requires more than just insurance. Our global capabilities allow our clients to benefit from the following:

### Exceptional Value

- A breadth and depth of creative solutions
- Excellence in service
- Worldwide underwriting expertise
- Client-centric cover
- Global reach coupled with deep local market knowledge

### More than just insurance

Customised cover is just the beginning. Private Client Group can help:

- Reduce the chance of property damage
- Maximise safety and security
- Ensure that the right amount of cover is in place
- Offer flexible and attentive support when a loss occurs

### Concierge Level Claims Service

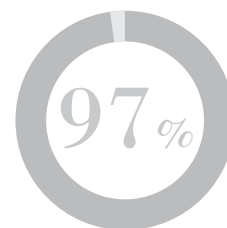
Private Client Group is committed to providing the finest claims service in the industry, working closely with our brokers and clients. Our claims team has both the experience and understanding required to address the individual circumstances of each claim and offers a service characterised by choice, flexibility and responsiveness.

### Financial Capacity

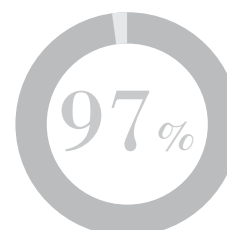
Our global capacity allows us to provide cover across all values, including some of the most unique high value homes.

### And more...

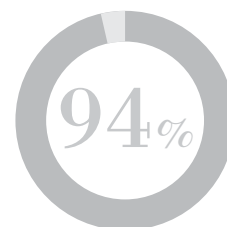
We can help you minimise water damage caused by faulty plumbing or freezing temperatures. You can look to us for guidance on home security system planning and design. Private Client Group stands ready to support you with broader cover, sophisticated policy design and service. We have a passion for safeguarding exceptional homes at an exceptional value.



97% of customers would recommend AIG's claims service\*



97% of customers said they were satisfied with their overall claims service +



94% of customers said the claims process was easy +

### Insurance for your world

Our programme considers your assets as well as your lifestyle. Policies complement one another, helping to eliminate gaps or overlaps in cover.

Look to us to safeguard all that you hold dear by covering:

- Homes
- Motor
- Liability
- Collections
- Yachts

### Innovative Products

- Home
- Private collections of art, jewellery and other fine collectibles
- Liability
- Yacht
- Motor

Feedback based on an online survey conducted between October and December 2013 of a sample of UK customers who had a claim settled with AIG Private Client Group.

+ Customers who claimed to be very satisfied or satisfied

\* Customers who rated us at least 7 out of 10 in terms of likelihood to recommend AIG to a friend or colleague

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current broker doesn't have access to our products and services, please visit [www.aig.co.uk/pcg](http://www.aig.co.uk/pcg) for additional information.

**Private Client Group**

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**Bring on tomorrow**

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