



Producer Information Coverage and service comparison

Private Client Group vs. typical direct writer¹

| Coverage feature | Private Client Group | Typical direct writer |
|---|---|---|
| Homeowners | | |
| Guaranteed replacement cost | Included ² | Capped at 125-150% of Coverage A value |
| Back-up of sewers and drains | Included; up to dwelling value | Unavailable |
| Business property | Up to \$25,000 | Up to \$5,000 |
| Deductible options | Up to \$100,000 available | Limited |
| Primary flood | Available | Unavailable |
| Equipment breakdown | Available | Unavailable |
| Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery | Available | Unavailable |
| Traumatic threat or event recovery | Available | Unavailable |
| Green rebuilding expenses | Available | Unavailable |
| Waiver of deductible on losses over \$50,000 | Available | Unavailable |
| Replacement cost cash out option | Included | Unavailable |
| Lock replacement | Included; no deductible | Unavailable |
| Food spoilage | Included | Unavailable |
| Loss prevention devices following a claim | Included; up to \$2,500 available | Unavailable |
| Complimentary services | | |
| Natural catastrophe protection | The Wildfire Protection Unit [®] and Hurricane Protection Unit [®] are designed to maximize preparedness and lessen the impact of damage when it can't be avoided. ³ | No services available |
| Home valuation and loss prevention consultation | Included | Unavailable |
| Background checks | Available for private staff, financial advisors and tenants ⁴ | Unavailable; can be purchased by third party vendor for a fee |



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| Coverage feature | Private Client Group | Typical direct writer |
|---|---|---|
| Automobile | | |
| Worldwide protection | Included | Typically U.S. and Canada only |
| Agreed value | Included | Unavailable |
| Lease/loan gap | Included | Typically unavailable |
| Collector vehicles | Available | Typically unavailable |
| Original manufacturers' parts | Included; when available | Unavailable |
| Vehicle lock replacement | Included | Unavailable |
| Rental car following a claim | Up to \$12,500 with no per day limit | Up to \$900 with a per day limit |
| New car replacement | Included | Optional; limited |
| Cash settlement | Available | Unavailable |
| Towing | Included | Optional |
| Personal property | Included; up to \$2,500 | Unavailable |
| Choice of repair facility | Included | Limited |
| Personal Excess Liability | | |
| Limits of liability | Up to \$100 million | Up to \$5 million |
| Under/uninsured motorist limits | Up to \$10 million | Up to \$1 million |
| Choice of legal counsel | Available; choose from a roster of preeminent law firms | Unavailable; company assigns without client involvement |
| Personal attorney participation in defense | Included up to \$10,000 (up to \$100,000 available) | Unavailable |
| Employment practices liability insurance | Available; \$250,000 limit | Unavailable |
| Not-for-profit board liability | Available; up to \$1 million | Unavailable |
| Worldwide protection | Included | Unavailable |
| Personal injury | Included | Unavailable |
| Medical payments | \$10,000 | \$1,000 |
| Incidental business at home | Included | Unavailable |
| Defense costs | Outside of policy limit | Inside of policy limit |



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|---|--|--|
| Complimentary services | | |
| Background checks | Available for private staff, financial advisors, tenants and international staff ⁴ | Unavailable |
| Private Collections | | |
| Worldwide protection | Included | Typically unavailable |
| Articles of others | Included if the class is already covered on the policy; up to \$1 million | Unavailable |
| Market appreciation | Included; up to 150% of market value | Unavailable; cost to repair or replace |
| Newly acquired property | Included for up to 90 days; up to 25% per class | Lesser amount of 25% per class or \$10,000 |
| Damage from earthquake, windstorm and flood | Included | Included; limited |
| Coverage in transit and on exhibition | Included | Unavailable |
| Diminution in value coverage for partial loss | Included | Unavailable |
| Complimentary services | | |
| Collection management and loss prevention consultation | Included | Unavailable |
| Yacht/Watercraft | | |
| Worldwide protection | Ability to provide pre-defined or worldwide navigation based on specific cruising plans | Only U.S and Canadian inland waters; limited coastal cruising |
| Value of vessel | Unlimited | Limited capacity for higher values |
| Comprehensive Protection & Indemnity (P&I) | Full P&I limit coverage (no sub-limits) for bodily injury, property damage, pollution, marine environmental damage | Sub-limits per person for bodily injury, per accident for bodily injury and per accident for property damage |
| Defense costs | In addition to the P&I limit | Included within the P&I limit |
| "All risk" coverage | Coverage for all risks, except those that are specifically excluded | Coverage subject to exclusions; may include named perils only |
| Deductibles | Waived for total loss or collisions with third party at-fault vessels or damage to navigational electronics due to lightning | Deductible applies for all losses to hull, contents and electronics |



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|---|----------------------|-----------------------|
| Other specialized products available through AIG | | |
| Private aircraft | Available | Unavailable |
| Excess flood (admitted) | Available | Unavailable |
| Kidnap, ransom and extortion | Available | Unavailable |
| Workers' compensation | Available | Unavailable |
| Worldwide travel protection | Available | Unavailable |
| International properties | Available | Unavailable |

¹ Data current as of June 2013.

² Extended replacement cost of 150% in FL, HI, SC and 200% in CA.

³ Eligibility requirements apply; enrollment required.

⁴ Eligibility requirements apply.

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