



Private Client Group vs. typical direct writer¹

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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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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