



Enhance safety and cruise with confidence

Proactive safety and security measures can go a long way in minimizing injury and costly damage. To help you take action, AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), is pleased to offer a range of yacht loss prevention services.

The need for loss prevention guidance

An analysis of claims filed by our yacht policyholders showed that many unfortunate situations could have been prevented. Here are a few examples:

An owner purchased a tender and decided to tow it behind his yacht—despite not having proper towing equipment installed. In the middle of the night, the running lights on the tender went out due to weak batteries. He did his best to keep an eye on the boat, but by morning it was nowhere to be found. If the owner had notified us, we could have advised on the proper equipment and best practices for towing.

Three years after purchasing a yacht, the owner was cooking lunch onboard when the stove caught fire. He pulled the pin on the fire extinguisher and squeezed the handle, but nothing happened. His wife and two children quickly put on life jackets and deployed the life raft, which only inflated partially. The family barely made it to the beach while the boat burned to the waterline.

We can conduct safety equipment inspections and make recommendations for servicing and advancements.

A newly hired crew member was noticeably intoxicated and offended a charter guest. A scuffle between the crew member and another guest ensued, and the guest slipped and broke his arm. The remaining crew cared for the guest as they made their way to the nearest port.

We offer access to preliminary background checks to help assess the history of potential crew members.¹

Our menu of services

We invite you to take advantage of our expertise in the following areas:

- Crew background checks
 - We offer access to complimentary preliminary background checks on crew members who will have access to your vessel, family and valuables.¹
- Hurricane preparedness reviews
 - Our loss prevention specialists can review your hurricane preparedness plan, and provide recommendations and contacts for quality service providers in your area.
- Safe harbor, dry dock and repair consultations
 - We can connect you to best-in-class facilities if you are cruising, out of port or faced with a storm.
- Yacht safety awareness material

From post-accident guidance to towing tips, our range of safety and security materials will help your family and crew stay well informed.

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Safety at Sea awareness programs

Because education can make all the difference during an emergency, we can produce informational sessions to share security, fire and general safety tips, as well as advancements in search and rescue technology and equipment.

Additional services for large yachts

For those with large yachts and complex risk management needs², we offer the following additional services:

Thermography evaluation

Thermography can help detect leaks and abnormal conditions with electrical and mechanical equipment. We can compile thermographic images of electrical equipment and machinery for future comparison.

Crew first aid, CPR and Automated External Defibrillator (AED) training

We work with US Coast Guard-certified first aid, CPR and AED trainers to provide onboard or onshore training for the entire crew.³

Safety and security equipment review

Following an onboard inspection of your yacht's safety and security equipment, we provide a report that documents what is in place and any recommendations for improvements.

Onboard art collection management

Working together, our yacht loss prevention and art collection management teams can evaluate the security and preservation of the fine art you have displayed on your yacht.

Overseas security consulting

We can provide access to world-class security advisors to safeguard yachts traveling in international, high-risk areas. In addition, security analysis reports for specific areas and ports of call can be requested.

Boat lift, dockage and security reviews

For policyholders located in South Florida, we will conduct scheduled reviews of on-premise boat lifts and dockage as part of our complimentary home inspections.

For more information, please contact your independent insurance advisor or Carl Lessard, Yacht Loss Prevention Specialist, at 858 790 1743 or <u>carl.lessard@aig.com</u>.

To file a claim, please contact us in one of the following ways:

In the US: Outside of the US:

 Phone:
 888 760 9195
 Phone:
 +1 302 482 6000

 Fax:
 877 325 0548
 Fax:
 +1 908 679 2672

 Email:
 claims.pcg@aig.com
 Email:
 claims.pcg@aig.com



Bring on tomorrow

- 1 Eligibility requirements apply
- 2 Available for policyholders with \$250,000 or more in total account premium or yacht accounts with premiums over \$50,000.
- 3 Currently available in Newport, Rhode Island; West Palm Beach and Fort Lauderdale, Florida. This complimentary service is provided on a one-time basis or once every three years.

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. 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.