

COVERAGES EXTRAS FOR YOUR HOME

Preserving historic integrity

AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), is pleased to offer a range of coverage options to supplement your homeowners' insurance. Address the unique characteristics of residences built prior to 1945 by adding historic home coverage to your homeowners policy.

Coverage highlights

Consulting services

You can be reimbursed for using approved consultants with expertise in historic preservation to advise on ways to rebuild or restore your residence after a loss.

Breakage of fragile items

Additional coverage is provided for breakage of fragile items, such as antiques, china and crystal.

Landscaping

This coverage can help preserve your historic setting and provides additional compensation for a wide variety of landscaping components.

Tax credit

If your home is no longer eligible for a tax credit due to a loss, you can be reimbursed¹ for the actual reduction in tax credit (for one tax year).

Employment Crisis Fund™

Historic residence owners often have added private staff exposures, such as employing people to conduct tours of the property. For high-profile incidents related to an employee claim of wrongful termination, sexual harassment or discrimination, funds² are available to cover the fees of a public relations firm to help minimize damage to your reputation.

Home

Architectural legacy services

In addition to superior coverage, we employ a team of specialists with expertise in historic preservation and architectural history. Look to us for complimentary advice on loss prevention and documentation, or help with rebuilding and renovation projects.³ Services include:

- Comprehensive property risk assessments
- Custom reports outlining the home's history, archival-quality photography or assistance in preparing a statement of historical significance
- Customized maintenance plans for character-defining features
- Recommendations on local specialists trained in historic home craftsmanship, from appraisers to private security firms.
- Coordination with preservation societies and historic review board.

In addition to financial protection, we can advise on confidential personal security services for special events, electronic identity protection, and alarm system planning and design.

We're at your service

Our seasoned claims specialists understand the complex and distinctive features associated with historic homes. You can choose your own builder, preservation architect, restoration specialists and on-site consultants to oversee the repairs. Or, look to us for pre-screened expert recommendations.

Historic home coverage is just one of the many advantages available to our policyholders. Please ask your independent insurance advisor about protection for personal excess liability, automobiles, private collections, yachts and more, or visit www.aig.com/pcg.



¹ Up to \$100,000.

² Up to \$25,000 for all employment crises occurring during the policy period.

³ Availability and scope of architectural legacy services is determined on a case-by-case basis. In some instances, eligibility requirements will apply.

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 written or provided by subsidiaries or affiliates of American International Group, Inc. Not all 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.