

High Net-Worth Clients Need Expert Coverage



Home prices in the US are expected to return to nearly the record level of the 2007 by [August of 2017](#). In Boston, for example, the median home value is just [under \\$500,000](#) which means nearly half the houses in Boston might qualify for the Big "I" Markets **Affluent Program**. It also means a lot of those homes are worth quite a lot more. High-value homeowners also tend to also possess expensive cars, jewelry and other luxury items such as boats and vacation homes.

Having access to top carriers that specialize in serving affluent clients sets you apart from the competition. Big "I" Markets connects you to two of the best in the business when it comes to high-value clients.

AIG Private Client Group was created to meet the needs of successful customers. But because success comes in many ways to many different people, no two customers will be the same. One might have great wealth and specialized needs--the need to cover art collections or a variety of properties, cars, and boats, for example--while another might have been steadily building wealth, focused on family and career, and is now suddenly awakening to just how much he or she has at risk. AIG PCG aims to meet the needs of these diverse populations with a promise that defines the AIG difference: Insurance that keeps up with your success.

Check out AIG's latest webinar with an overview of their Private Client Group by logging into www.bigmarkets.com and clicking on "Publications."

Chubb Personal Risk Services is the premier insurer of high-net worth individuals in the U.S. With exceptional financial strength and over 30 years of experience specializing in the affluent market, Chubb offers products and services designed to help protect the highly valued assets and peace of mind of affluent customers. Chubb offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Chubb's mission is to continually evolve and expand the Masterpiece[®] suite--long considered the gold standard of affluent personal insurance--to provide new offerings. Check out Chubb's [new and upcoming offerings](#).

Risks Eligible for Coverage:

- Protected (within 5 miles of a fire station and 1,000 ft. of hydrant) homes of \$500,000 of coverage A value or more.
- Jewelry, fine art, collections, as part of a package account.
- High symbol, high performance vehicles with acceptable driving records as part of a package account.
- Yachts of \$100,000 in value or more
- Condo or Renters with at least \$75,000 in contents (\$150,000 for Florida)
- Collector car accounts, will be considered monoline

Ineligible Risks: (Not limited to the following)

- Unprotected homes (over 5 miles to a fire station and no fire hydrants within 1000 feet)
- Homes built prior to 2000 with EFIS on or about the property (visit Product Resources for information on EFIS)

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- Unsupported secondary residences
- Homes under construction or renovation Homes with loss frequency, prior multiple water losses or 'open' status claims
- Homes valued over \$1 million that are not equipped with a central station alarm system
- Monoline high performance vehicles

These high-net worth program are available to registered Big "I" Markets agents nationwide. Visit [Big "I" Markets](#) and click on **Affluent Program-New Business** to learn more!