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Mitigate High-Value Risks with AIG

We all know it's better to avoid a claim than to file one, but hiring risk specialists can be an expense clients might not be willing to pay on top of their premiums. High net-worth clients have more to protect and are more likely to understand the value of a plan to mitigate risks. As an agent you know one large loss can also seriously affect your loss ratios so it's in everyone's interest to do what can be done to prevent that from happening.

AIG's Private Client Group offers [a variety of risk programs](#) designed to avoid or lessen the cost of a claim. Review these features with your clients:



Homeowners

Property Valuations

Verify that the coverage in your homeowners' policy is sufficient in the event of a significant covered loss.

Vulnerability Assessments

Our risk managers and inspection vendors have an eye for circumstances that increase the likelihood of water damage, fires, burglary or accidents that put your loved ones and property at risk.

Water Damage Protection

Help you reduce to home's vulnerability to water damage.

Smart Build

We can work with you to enhance site safety during your home's construction, maximize your family's safety once it's finished, lessen the likelihood of loss and ultimately save on insurance. Must have existing AIG policy.

Thermography Examinations

Inspections with infrared cameras can identify hidden hazards so you can address small problems before they snowball into something bigger.

Historic Home Services

We can help you learn more about your historic home's unique history, as well as give you access to world-renowned experts to help you preserve its legacy.

Wildfire Protection Unit

Our Wildfire Protection Unit-the first of its kind-helps reduce your risks and prevent losses.

Hurricane Protection

Smart preparation before a storm, combined with quick action immediately after the event, can make the difference between a home that suffers catastrophic damage and one that comes through relatively unscathed.

Earthquake Protection Unit

Provides hands-on preparation to assist with maximizing readiness

Residential Engineering

For homes with a replacement cost of \$10 million or more, our residential engineering specialists can identify and help you address potential causes of damage before it occurs.

Collectors

Art Collection Management

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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Preserving value requires an ongoing effort, and our Art Collection Management team is here to help. Among the services we provide are coverage reviews, vulnerability assessments, emergency planning and more.

Yacht Owners

Yacht Loss Prevention

Our suite of yacht loss prevention services is designed to maximize the security of your vessel, provide further education and training for your crew, and enhance your family's safety and well-being while they're on-board.

Families

Family Safety and Security

Personal, confidential security consultations help you evaluate the risks you face and how you can protect against them. Some preventative steps you take to address those issues may also enable you to reduce your premiums.

Access to preliminary background checks

Access to background checks through a highly reputable screening firm, enabling you to screen current or potential employees.

AIG's Private Client Group homeowner coverage is available for dwelling replacement cost coverage valued at \$500k or more in most states.

Included are:

- Guaranteed replacement cost - Included
- Back-up of sewers and drains - Included; up to dwelling value
- Business property - Up to \$25,000
- Deductible options - Up to \$100,000 available
- Primary flood - Available
- Equipment breakdown - Available
- Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery - Available
- Traumatic threat or event recovery - Available
- Green rebuilding expenses - Available
- Waiver of deductible on losses over \$50,000 - Available
- Replacement cost cash out option - Included
- Lock replacement - Included; no deductible
- Food spoilage - Included
- Loss prevention devices following a claim - Included; up to \$2,500 available

AIG's Private Client Program and is available to registered members in all states. Visit [Big "I" Markets](#) and click on **Affluent Program - New Business** to learn more!