AIG Affluent Homeowners Sales Flyer

Your clients with high net-worth have unique risks and exposures not always covered by a standard HO policy. AIG has put together a flyer that you can use to pitch coverage to your high-net clients or potential clients. It includes pitches such as:

1. The old axiom is not to have all your eggs in one basket, but in insurance that can be reversed. Putting all coverages together may simplify paperwork when filing a claim and helps avoid the gaps that patch-work coverage can leave.
2. Specialists for exposures more common among the affluent such as Equine, multinational liability and property, and high-end autos.
3. Personal Excess - With more to lose this becomes a need, not a nice-to-have.
4. Replacement Cost - Building costs are nearly recession-proof, even if housing prices aren’t.
5. Coverage for collections and the preservation expertise to identify threats to its value.
   1. Fine Art
   2. Jewelry
   3. Wine
   4. Couture
   5. Preservation Expertise
6. Beyond coverage there is risk avoidance for boats, cyber-attacks, ice - inside and out, and more.

AIG’s Private Client Group homeowner coverage is available for dwelling replacement cost coverage valued at $500k or more in most states. Included and/or available 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 is available to registered members in all states. Check out www.bigmarkets.com and click on Affluent Program - New Business to learn more!