



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.bigimarkets.com and click on **Affluent Program - New Business** to learn more!