



AIG PRIVATE CLIENT GROUP



Homeowners Insurance

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AIG understands that safeguarding your assets requires more than just insurance. Our global capabilities allow our clients to benefit from the following:

EXCEPTIONAL VALUE

- Unparalleled breadth and depth of creative solutions
- Excellent service
- Worldwide underwriting expertise
- Client centric coverage
- Global reach coupled with deep local market knowledge

INNOVATIVE PRODUCTS

- Home
- Private Collections of Art, Jewellery, and other Fine Collectibles
- Liability
- Yacht

TAILORED CLAIMS SERVICE

UNMATCHED CAPACITY

Exceptional Insurance For Extraordinary Assets

Your home isn't just any residence. It is a special place that reflects your individuality, your lifestyle preferences and passion. At AIG, we understand that no two homes are alike and because of these fine distinctions we've built a Home and Contents program that addresses the unique needs of high value homes.

ADVANTAGES OF OUR HOME & CONTENTS PROGRAM

Comprehensive Buildings & Contents Coverage

Our coverage provides maximum protection for exceptional homes, specifically designed to address the uniqueness of your dwelling or the valuables so carefully chosen within.

All Risk Coverage

As well as comprehensive 'all risks' cover, which automatically includes accidental damage, we provide many additional covers, which have been specifically developed for the needs of high value homeowners. Our policies provide specialist cover that protects your possessions without restricting your enjoyment of them. Unlike many standard insurance policies there are no limits on the amounts of jewellery, art and antiques we can insure for you. Our policies do not automatically include restrictive warranties on the use of intruder alarms or window locks that could invalidate your claim or wear and tear conditions both of which could affect the amount you receive in the event of a claim.

Newly Acquired Items

New acquisitions are immediately covered at the time of purchase conveniently allowing you up to 90 days to add the item to your policy.

Worldwide Coverage

The precious contents you've acquired and covered in your policy are protected, no matter where they are physically located throughout the world.

Extended Rebuilding Costs

If the unexpected should happen, and your home is damaged, AIG will pay to have your home rebuilt or repaired to its original state and beauty – even if the costs exceed your policy limits.

Alternative Accommodations

If due to a covered loss, your home cannot be occupied, AIG will cover reasonable costs for alternative accommodation, within your usual living expenses. This allows you to maintain a comparable standard of living, without further interruptions. Your loss of income if the home is rented will also be reimbursed.

Worldwide Personal Liability

Our policies provide generous limits of personal liability coverage.

MANAGING RISK, PREVENTING LOSS

A holistic approach that anticipates and prevents potential losses allows us to go beyond insurance protection. By tapping into unique but complimentary risk management services, our clients are significantly more protected as they will learn to proactively manage risk, and loss prevention will translate into long-term savings for them.

Home Valuation and Loss Prevention Consultation

We can assess how your coverage compares to current rebuild values and ensure that you have the right amount of insurance in place.

On-Site Asset Protection Appraisals

We can visit your home and recommend ways to reduce the chances of experiencing a loss, and ensure that your coverage is sufficient to repair structural damage should it occur. Our specialists are proficient at evaluating custom homes and have extensive experience with documenting and assessing one-of-a-kind architectural features.

And more...

Private Client Group stands ready to support you with broader coverage, sophisticated policy design and service. We have a passion for safeguarding exceptional homes at an exceptional value.



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MORE THAN JUST INSURANCE

Comprehensive coverage is just the beginning.

Private Client Group can help:

- Reduce the chance of property damage
- Maximise safety, security and peace of mind
- Ensure that the right amount of coverage is in place
- Offer unparalleled support when a loss occurs



INSURE YOUR WORLD

Our program considers your assets as well as your lifestyle. Policies complement one another, helping to eliminate gaps or overlaps in coverage.

Look to us to safeguard all that you hold dear by covering:

- Homes
- Liability
- Private Collections
- Yacht
- And more...

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current agent or broker doesn't have access to our program, visit www.aig.co.nz for additional information.

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security.

AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Contact

For all policy queries, or to lodge a claim, please contact your insurance broker in the first instance.



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