

## AIG PRIVATE CLIENT GROUP



Cover	Benefit
<b>House Cover</b>	
House	Up to reconstruction cost (if Additional Rebuilding Cost)
Land Stabilisation	Up to 10% of covered loss amount to house or other structures
Other Structures	Up to 25% of house sum insured
<b>Contents Cover</b>	
Contents	Up to contents sum insured (Repair or Replacement Cost) worldwide
Money, Gold & Cheques	Up to \$2,500
Guns	Up to \$5,000 if lost, misplaced or stolen
Negotiable Papers & Securities	Up to \$5,000
Stamps, Coins & Medals	Up to \$5,000
Trailers	Up to \$5,000
Watercraft	Up to \$10,000
Silverware	Up to \$100,000 if lost, misplaced or stolen
Jewellery	Up to \$50,000 (\$25,000 per item) if lost, misplaced or stolen
Alterations & Additions for Units	Up to 25% of contents sum insured
Food Spoilage	Included in contents sum insured (\$10,000 limit for wine)
Newly Acquired Items	Up to 25% of contents sum insured, when requested within 90 days
Parents in Care	Up to \$20,000
Property of Domestic Employees & Guests	Unlimited
Unlisted Residence Cover	Up to 10% of contents sum insured
Common Area Cover	Up to \$50,000
<b>House &amp; Contents Cover</b>	
Emergency Clothing & Essential Purchases	Up to \$5,000
Fire Department Charges	Up to \$5,000
Garden & Landscaping	Up to 5% of house sum insured or 10% of contents sum insured up to \$10,000 per plant, tree or shrub
Loss of Rent	For the reasonable time required to restore residence, up to 4 years
Precautionary Repairs	Included in sum insured for house & contents
Tree Removal	Up to \$5,000
Construction Materials	Up to 10% of house sum insured or 25% of contents sum insured or up to \$200,000 whichever the lesser
Rebuilding for Compliance	Necessary costs
Alternative Accommodation	Costs of reasonable increase in living expenses, up to 4 years
Alternative Accommodation for Pets	Up to \$30,000
Arson Reward	Up to \$5,000
Business Equipment	Up to \$30,000, but up to \$50,000 for medical practitioners
Costs to Discharge a Mortgage	Up to \$5,000 for reasonable legal costs
Debris Removal	Reasonable necessary costs
Electronic Data Restoration	Up to \$10,000
Emergency Access to Residence	Up to \$2,500

Cover	Benefit
Emergency Preventative Measures	Up to \$5,000
Forced Evacuation	Reasonable increase in living expenses, up to 90 days
Forced Evacuation for Pets	Up to \$2,500, up to 90 days
Lock Replacement	Unlimited for house locks, \$5,000 for car unlocking devices
Misappropriation of Funds	Up to \$25,000
Mould Rectification Costs	Up to \$25,000
Modification of Lifestyle Costs	Up to \$50,000
Permanent Disability Benefit for Domestic Workers	Up to \$25,000
Trace & Access	Removal and replacement costs
<b>Private Collections Cover</b>	
Private Collections	Up to Sum Insured per category (specified or unspecified) worldwide
Defective Title	Up to \$50,000 or 25% of the category sum insured, whichever is lesser
Market Appreciation	Up to 125% of schedule cover up to a maximum increase of \$100,000
Newly Acquired Items	Up to 25% of category sum insured (\$100,000 limit for jewellery)
<b>Personal Liability Cover</b>	
Personal Liability	Up to \$10,000,000 worldwide
Defence Coverage	In addition to sum insured (available until total sum insured paid out)
Credit Cards, Forgery & Counterfeiting	Up to \$30,000
Golf Exposures - Third Party Property Damage	Unlimited
Golf Exposures - Personal Accident	Up to \$25,000 per occurrence
Golf Exposures - Hole in One	Up to \$1,000
Identity Fraud	Up to \$50,000 per occurrence
Reversal of Damages	Maximum \$50,000 per year for 3 years
<b>Personal Safeguard Cover</b>	
Traumatic Losses covered	Kidnapping, Child Abduction, Stalking, Home Invasion, Car Jacking & Hijacking
PR, Security Consultant, Forensic Analyst Expenses	Up to \$100,000
Travel, Accommodation & Meals	Up to \$25,000
Rest, Counselling & Rehabilitation Expenses	Up to \$50,000
Increased Costs of Security	Up to \$25,000
Loss of Income	Up to \$50,000 per person, up to \$75,000 per loss
Reward Cover	Up to \$25,000
Accidental Death & Dismemberment	Up to \$50,000 per benefit

**Contact**

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



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