

Preserving the Integrity of Historic Homes





The heart pine flooring, the hand-carved mantel, the mortise and tenon paneled doors that were made on-site...these are just some of the features that make homes like yours so special.

Mass-market insurance providers aren't designed to address the unique qualities of historic properties.

We can help.

Flexible homeowners' insurance. AIG Private Client Group distinguishes itself by offering a broad range of comprehensive homeowners' insurance coverages* and the flexibility required to effectively protect historic residences. Among our advantages for historic homeowners:

- **Rebuilding costs.** In many instances, your coverage will enable you to rebuild to match the exceptional building quality.
- **Building code costs.** Coverage may include the costs associated with satisfying local building codes when rebuilding or making repairs.

Frequently Asked Questions

Can you help restore/maintain the historic qualities of my home if it is damaged?

Yes. We understand that the right materials and restoration techniques are critical to preserving the character of your residence. We will strive to find the same era materials and use craftsmen who specialize in historic property repairs.

My policy provides "Guaranteed Rebuilding Costs." What does that mean?

Should a loss¹ occur, you will not have caps or limitations on the costs to rebuild your home and/or other permanent structures at the same location, even when these costs exceed the limits on your policy.² This coverage is particularly helpful for homes with unique features.

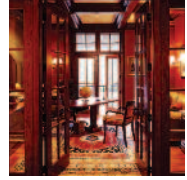
My home is located in a historic district that is regulated by a local ordinance. Does my policy provide assistance and/or coverage when working with the historic review board?

Yes. We can help you navigate this process as well as facilitate the overall restoration process.

* Coverage may not be available in all states.

¹ Loss must be covered by your AIG Private Client Group Homeowners policy. Please refer to your actual policy for complete details of coverage and exclusions.

² Guaranteed Rebuilding Costs are not available in all states. Those states where it is not available have extended rebuilding costs coverage. Please refer to your actual policy for complete details of coverage and exclusions.



AIG Private Client Group policyholders have exclusive access to our Architectural Legacy Services, a team of risk management specialists with expertise in historic preservation and architectural history. Rely on us for advice on loss prevention, documentation, and rebuilding or renovation projects.

Historic preservation society affiliations. We maintain relationships with prominent organizations, such as the National Trust for Historic Preservation, the Trust for Architectural Easements and more.

A specialized vendor network. Obtain recommendations on local specialists trained in historic home craftsmanship. Whether you need a general contractor, appraisals on fine collectibles or a private security company, we can refer you to vendors with experience working on historic homes.

Risk assessment. As our policyholder you are eligible to receive complimentary risk assessment of your property. In many instances, it will be conducted by an AIG professional who specializes in evaluating historic homes.

Specialized documentation. You may be eligible for complimentary documentation, such as a report outlining the history of your home; archival-quality photography; or assistance in preparing a statement of historical significance.

Customized maintenance plan. Historic homes often contain period-specific materials and craftsmanship, which make them unique. You may be eligible to receive a complimentary maintenance plan, which includes guidelines on how you can appropriately care for and preserve these character-defining features.

Concierge-level Claims Service®. Should loss or damage unfortunately occur, our claims specialists are equally qualified to address damage to the complex and distinctive characteristics associated with historic homes.

- **Choice of builder.** If your home is damaged, you can choose your own builder, preservation architect, restoration specialists and on-site consultants to oversee the repairs. Or, if you prefer, look to us for pre-screened vendor recommendations.

If you own a historic residence, AIG Private Client Group has the resources to insure it effectively and to help preserve its value. For more information, contact your insurance advisor or visit us online at www.aigpcg.com.

The financial resources needed to protect your wealth.

It takes exceptional financial resources to protect exceptional financial assets. Along with broad coverage and the substantial limits required to protect personal wealth, AIG Private Client Group is backed by the strong financial resources and claims-paying ability of the member companies of American International Group, Inc. (AIG).

AIG Private Client Group works exclusively with the finest independent advisors. To learn more, contact your agent or broker or visit www.aigpcg.com to locate a trusted representative.

AIG Private Client Group provides comprehensive insurance products and services to meet the unique risk management needs of high net worth individuals and their families. Its innovative products are underwritten by member companies of American International Group, Inc., and designed to enhance protection of, and minimize threats to, personal wealth and safety. AIG Private Client Group's portfolio of insurance products includes excess liability, homeowners, automobile, private collections, yacht, excess flood, aviation, and kidnap and ransom. In addition to its products, AIG Private Client Group offers an extensive range of risk management services that includes loss prevention expertise for owners of fine homes, management of art collections and personal security consultation.

AIG Private Client Group is a division of the personal lines property and casualty insurance subsidiaries of American International Group, Inc. (AIG). This brochure is a summary only. It does not include all terms and conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.



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