

## AIG PRIVATE CLIENT GROUP



Coverage Feature	What it Means	Why it Matters
<b>Additional Rebuilding Cost</b>	All costs to rebuild your home and other structures at the insured location are covered	Your home is rebuilt to match its pre-existing quality, even if the costs are more than the sum insured
<b>Asset Protection Appraisal</b>	We undertake a professional appraisal of your home and its contents free of charge	This ensures your home and possessions are adequately covered and you benefit from useful risk management advice from an expert
<b>Cash Settlement Option</b>	You have the option to receive a cash settlement in lieu of replacing your lost or damaged property	We provide you with the flexibility to make a choice that is convenient for you
<b>Other Structures</b>	We will pay up to 25% of your building sum insured for other structures that are not connected to your home, including pools and tennis courts	We ensure that you are covered for your outside structures as well as your home
<b>Garden and Landscaping</b>	We cover losses by specific perils up to 5% of the building sum insured or 10% of the contents sum insured (if applicable) up to a maximum of \$10,000 per tree or shrub	We pay for the costs of replacing trees or shrubs, which are often overlooked and can be quite expensive
<b>Flood Coverage</b>	We provide cover for your home and contents due to flood damage	We provide cover for your home or contents if they are damaged by the overflow of a natural body of water
<b>Modification of Lifestyle Costs</b>	We will pay up to \$50,000 for alterations to your home, or relocation costs, if you suffer a permanent disability following an accident	This enables you to move more freely in your own home or move to an alternative home that is more suitable
<b>No Alarm or Lock Warranties</b>	Security devices do not need to be activated for a theft to be covered	You are not penalised if you have failed to activate the security devices in your home
<b>Alternative Accommodation and Loss of Rent</b>	We provide cover for all necessary increases in your living expenses if your home is uninhabitable due to a covered loss, and, if applicable, any loss of rental income	Your standard of living can be maintained whilst displaced from your home. We even cover alternative accommodation for your pets
<b>Lock Replacement</b>	We will pay for the replacement costs of your keys to a covered residence that are lost or stolen - including electronic unlocking devices for vehicles up to \$5,000	Our intent is not just to cover the costs of the loss but also to let you have the peace of mind that your home and car are protected with new locking devices
<b>Worldwide Contents Coverage</b>	We provide worldwide coverage for your personal property - including contents in storage and transit	Your contents are covered anywhere, so you do not have to worry about any restrictions on losses away from your home
<b>Replacement Cost for Contents</b>	Your damaged or lost personal property can be replaced with a new item(s)	We provide you with reimbursement up to the contents sum insured without any depreciation
<b>Damage caused by Pets</b>	We cover the damage to your home, other structures and your personal property	Protection for your possessions against damage caused by pets - including your own
<b>Home Business Equipment</b>	We cover up to \$30,000 for business property at your home or up to \$50,000 for medical practitioners or vets	Coverage is provided for your home office equipment if you work from home
<b>Food Spoilage</b>	We provide reimbursement up to the contents sum insured for food that is spoiled due to changes in temperature, except wine which has a limit of \$10,000	The change in temperature includes the interruption of power and mechanical breakdown of refrigeration equipment

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<b>Pairs, Sets and Parts</b>	You have the choice as to whether you want to repair, replace or surrender undamaged item(s) and take the cash option	We provide you with the flexibility to make a choice that is convenient for you
<b>Jewellery Limit under Contents</b>	We cover your jewellery up to \$25,000 per item and up to \$50,000 per loss	Substantial worldwide jewellery coverage without you having to specify anything
<b>No Sub Limit for Fine Arts</b>	We cover your fine arts up to the contents sum insured, with no sub limit	Worldwide coverage for your fine art up to the contents sum insured
<b>Newly Acquired Items</b>	If you do not advise us for 90 days from the time you purchase any new contents, we provide automatic coverage up to 25% of the sum insured, or if you have Private Collections cover and do not advise us for 90 days from the time that you purchase any new items, automatic cover applies up to 25% of the sum insured. Jewellery has a sub limit of \$100,000	This gives you a grace period, so that you do not have to worry that your new items are not covered
<b>Alterations &amp; Additions</b>	We provide cover for any improvements, fixtures and installations that you have undertaken as a unit owner or tenant, for up to 25% of your contents sum insured	We cover the improvements that you have undertaken, which are not covered under a Body Corporate or Strata policy
<b>Market Appreciation for Private Collections</b>	If the valuation is less than 12 months old at the commencement of your policy, we provide you cover for the current market value, up to 125% with a maximum increase of \$100,000	You are protected against market volatility
<b>Defective Title for Private Collections</b>	We cover you for up to \$50,000 or 25% of the purchase price, whichever is the lesser, for an item if you are subsequently required by law to relinquish possession	We compensate you if you have inadvertently purchased an item that is stolen or encumbered
<b>Worldwide Personal Liability</b>	We provide you with worldwide personal liability including cover in the US and Canada	Your legal responsibilities are covered at home or abroad, 365 days of the year
<b>Credit Cards, Forgery &amp; Counterfeiting</b>	We reimburse you up to \$30,000 for loss following theft or misuse of your credit or bank cards including forged or altered documents	This protects you against the misuse and loss of funds from your accounts
<b>Identity Fraud</b>	We will help recover your identity in the event someone is using it for illegal gain	Identity theft is one of the fastest growing white collar crimes in Australia
<b>Reversal of Damages</b>	We cover up to \$50,000 per year, for a maximum of 3 years, for the interest payable on damages that have been awarded to you and that have not been paid after 3 months	We protect you against the financial loss that you will experience if your award for damages has not been paid
<b>Personal Safeguard</b>	We provide up to \$100,000 for selected expenses incurred following a trauma to you, such as home invasion, car jacking, child abduction, kidnapping, hijacking and stalking	This policy not only protects your assets but also your lifestyle and personal well-being
<b>No Unoccupancy Clause</b>	Your home and contents are covered even if your residence is unoccupied for extended periods	You can rest assured that your home and contents are covered even when you are not there

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