



Insurance for your lifestyle



TOOHER-FERRARIS  
INSURANCE GROUP

Thoughtful Insurance®

Insurance

AIG PRIVATE CLIENT GROUP



A new AIG Private Client Group policyholder needed help simplifying his coverage. He had 14 policies for multiple properties with various effective dates and with five different carriers. We were able to consolidate this into a single package with one effective date, one carrier and one bill.



# Your path to success was distinctive; don't settle for a typical insurance plan

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Maybe you're a fashion designer who colored outside the lines. An entrepreneur who built an idea into a business. Or an executive who helped shape an industry. You've carved out your niche. You've built a rich lifestyle. Your insurance should keep up with it.

Our unique approach and breadth of resources allow us to bring you a powerful, comprehensive insurance program that can actually simplify your life. We provide the coverage necessary to preserve your assets and personal liability. Your protection is augmented with services to minimize property damage and bolster your family's safety. And all of this comes in one package, tailored to your lifestyle.

Through our Private Client Group, the member companies of American International Group, Inc. (AIG) offer a level of innovation and personalization unmatched in the insurance industry. We understand what it takes to be successful. We manage your risk so you can focus on your life.

## Extraordinary claims service

Our dedicated claims team delivers unparalleled choice, flexibility and responsiveness following any claim. Their level of competence and compassion will both reassure and impress you.

## Financial strength

Rest assured that the companies backing your insurance policies hold substantial liquidity. From rating agencies to broker assessments, metrics in the insurance industry indicate that AIG is one of the most financially secure insurance organizations.

## Overall value

With AIG Private Client Group you have access to a wide array of competitively priced products captured on a single bill. You also can control costs through our high deductible program options and meaningful premium credits.



# Wherever your life leads, we'll be there

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AIG Private Client Group works with you and your insurance advisor to identify the right coverage for your lifestyle, and specializes in creating flexible, customized packages for your needs. Our expansive reach assures that the most important aspects of your life will be looked after, wherever you need us.\*

## For your home

Rely on sound protection from a broad array of circumstances, including industry-leading coverage for water damage. If a total loss occurs, we often can pay to rebuild your home to match its exceptional quality, even if doing so costs more than the policy limit. We also offer a range of supplemental coverage options so that your policy reflects what matters to you. On top of financial protection, we provide complimentary home valuations, loss prevention resources and security advice.

## For your liability

You don't have to be a billionaire to be sued like one. Personal excess liability insurance responds if a lawsuit alleging personal injury or property damage exceeds the limits in your primary (auto, homeowners, etc.) policies. While typical carriers only allow up to \$5 million in "umbrella" coverage, we offer \$100 million limits to adequately safeguard your assets. You can add coverage to address lawsuits filed by private staff, auto accidents with uninsured drivers and more. In the event of a covered lawsuit, you may choose from a national panel of preeminent defense specialists; most insurers leave you out of this process entirely.

## For your collections

Whatever you collect—fine art, jewelry, wine, antiques, memorabilia or other precious items—we provide precise protection from fire, theft, flooding, natural disasters and breakage. Our worldwide coverage is designed for your lifestyle; move pieces between residences and acquire new items abroad without concern. Each custom policy is complemented by a suite of collection management services to help you preserve value over time.

## On the road

Insure your vehicles—including collector cars, motorcycles, motor homes and more—on one policy at an affordable rate. We provide for repairs with original manufacturers' parts, choice of repair shop and increased coverage for loss of use, so you can rent a vehicle of comparable value while yours is being repaired or replaced. Additional features include high deductible options, agreed value provisions—the coverage amount determined at the onset of a policy is locked in for the policy term—and generous coverage for newly acquired vehicles.

\*Coverage is subject to underwriting review and may not be available in all jurisdictions.





*We made the switch to AIG and couldn't be more pleased. Our agent handled everything and made the transition seamless, which was one of my biggest concerns. We had been with our previous agent for over 12 years and I guess you can get complacent about your coverage. As a result of changing to AIG, we received significantly better coverage at a reduced rate. What could be better than that?" — A policyholder in Riverside, CT*



#### On the water

All boats are not created equal, which is why we offer comprehensive insurance for a wide range of vessels—from small boats to super yachts. Our size and strength allow us to offer high limits of property and liability coverage. In addition, the in-house yacht specialists at AIG Private Client Group are available to help identify—and eliminate—gaps or overlaps in coverage. We complement our superior coverage with loss prevention expertise that can be tailored to your unique cruising needs.

#### And beyond...

We help you insure private aircraft, covering a range of property and liability risks. Travel enthusiasts can tap our annual program for trip cancellation and emergency medical expenses. If you have private staff, we can protect your interests as well as help them stay safe on the job. We also offer special coverage options for family offices, and programs to help protect your family against the dangers of kidnapping and extortion.





Relax. AIG Private Client Group can give you peace of mind, no matter what your lifestyle requires.



“ Thanks to [our Private Client Group claims representative], your company has become a brand that conjures the words “trust,” “hassle-free” and “fair.” I can’t express what a pleasure it is to write a letter of praise and recommendation. We are inundated with mediocrity every day.”

— A policyholder in Los Angeles, CA



# We've got you more than covered

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AIG Private Client Group complements its coverage options with distinctive, personalized services—from loss prevention consultations at your home to oversight of complex art and wine collections. We bring together best-in-class experts, cutting-edge technology, and an approach that goes well above and beyond insurance.\*

## Assess your home's vulnerabilities

We know the level of expense and sophistication that goes into building fine homes. Our staff can provide detailed structural valuations to ensure proper coverage amounts are in place, and offer expert advice on ways to prevent avoidable property loss—particularly from water damage. For those with extremely complex residences, our engineer can conduct a thorough mechanical inspection and identify potential problems before they have a chance to occur.

## Protect against disaster

We proactively help you protect your properties—even those in remote locations—from fire and water damage, as well as from hurricanes, earthquakes, wildfires and floods. Coastal homeowners can take advantage of the unique and complimentary services of our Hurricane Protection Unit® or Wildfire Protection Unit®. Both are designed to maximize preparedness and lessen the impact of damage when it can't be avoided.

## Preserve your passions

We customize comprehensive and professional collection maintenance programs for art, jewelry, wine and a wide range of other fine collectibles. Our in-house professionals help you or your curatorial staff preserve—and often enhance—your private collection's value. We can conduct detailed inventories, advise on inventory management systems and provide software training. We also coordinate and oversee conservation, packing and storage, among many other services.

## Safeguard your family

AIG Private Client Group helps you minimize threats to your family and property. Confidential personal security consultations can dramatically reduce exposures to everyday threats, and enable you to respond should a crisis arise. We also provide complimentary access to background screening of private staff or contractors who access your home;\*\* electronic identity protection; international travel advisories; security system planning and design; and a range of related services.


## Cruise with confidence

Enjoying your time on the water means more than just knowing you have the right insurance coverage in place. Our yacht loss prevention team offers a range of services to help ensure that you, your yacht and all those who travel onboard are safe, secure and prepared.

\*Some services have eligibility requirements, geographic restrictions or enrollment requirements. Please contact your independent insurance advisor for more information.

\*\*Eligibility for complimentary preliminary background checks is determined based upon total account premium. However, all policyholders are eligible for discounted pricing on preliminary background checks.





A policyholder made extensive renovations to his historic Newport, RI estate. Upon our recommendation, he installed an automated leak-detection device that was connected to the main plumbing supply line of the home. Several months after renovations were completed, a poorly installed pipe separated from a second-floor bath tub. The incident would have caused catastrophic damage.

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*I was out of town for two weeks after my car accident, and when I returned, not only was the car ready for me, but the check was too. And the car rental I needed for the two days prior to my departure was handled by Private Client Group as well. Private Client Group made my life incredibly easy following the stress of my accident.*

*— A policyholder in Los Angeles, CA*

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# We'll be there for you

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If you have a claim, AIG Private Client Group provides swift, personal attention and real solutions. With our extraordinarily flexible service, you can choose your own contractors or repair specialists—or, in some cases, request a cash settlement with no obligation to repair or replace lost or damaged property. You also can tap into our vast network of pre-screened repair professionals. If an item is lost or stolen, we make every effort to recover it.

We strive to exceed expectations, and we are proud of the fact that policyholders responding to our claims satisfaction surveys overwhelmingly rate our service as “exceptional.”

Contact us to get the best quality insurance for your life

AIG Private Client Group is proud to work with a select group of the finest independent insurance agents and brokers. To learn more, please visit [www.aig.com/pcg](http://www.aig.com/pcg)

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

CONTACT TOOHER-FERRARIS INSURANCE GROUP  
FOR A COMPLIMENTARY REVIEW

PHONE: 800-899-0093

EMAIL: [INFO@TOOFER.COM](mailto:INFO@TOOFER.COM)



TOOHER-FERRARIS  
INSURANCE GROUP

Thoughtful Insurance®



Bring on tomorrow

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