



AIG for Affluent Multinational Homeowners



High-net worth people may maintain residences around the world. There are many reasons to do this. Some do it as a real estate investment. Others vacation or do business in foreign countries and prefer a place of their own over a hotel.

These places need to be furnished and maintained and that can mean a fairly large investment alone, especially in some of the [world's great shopping areas](#). Even if a piece is purchased to bring back to the U.S., there may be [export problems](#), which might mean an expensive piece must remain behind or be seized. Another consideration is liability issues. If your client has an [auto accident in Europe](#), what happens next depends on in which country it takes place. Having someone to rely on that understands the complexities of world travelling high-net worth individuals and families can put their minds at ease.

Big "I" Markets agents have access to **AIG's Private Client Group**, which offers [multinational protection](#) for your clients' global lifestyle with:

- A single point of contact
- A simpler approach to complex property coverage
- Consistent claims support
- Platinum Account coordination (for those that meet U.S. requirements)

AIG's Private Client Group homeowner coverage is available for dwelling replacement cost coverage valued at \$500k or more in most states.

Included are:

- Guaranteed replacement cost - Included
- Back-up of sewers and drains - Included; up to dwelling value
- Business property - Up to \$25,000
- Deductible options - Up to \$100,000 available
- Primary flood - Available
- Equipment breakdown - Available
- Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery - Available
- Traumatic threat or event recovery - Available
- Green rebuilding expenses - Available
- Waiver of deductible on losses over \$50,000 - Available
- Replacement cost cash out option - Included
- Lock replacement - Included; no deductible
- Food spoilage - Included
- Loss prevention devices following a claim - Included; up to \$2,500 available

AIG's Private Client Program and is available to registered members in all states. Travel over to [Big "I" Markets](#) and click on **Affluent Program - New Business** to learn more!