



COVERAGE EXTRAS FOR YOUR HOME

Protect what you've worked hard to earn

AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), is pleased to offer a range of coverage options to supplement your homeowners' insurance. Fraud SafeGuard® coverage protects you in the event of loss of money, securities and/or personal property.

Coverage highlights

The risk of personal financial loss can come in many forms. Unfortunately, in many instances the perpetrators are trusted individuals, such as caretakers, financial advisors and private staff. Fraud SafeGuard coverage responds to loss of money, securities and/or personal property due to:

- Stolen identity
- Financial losses committed by those with access to your checkbooks, credit cards, 401(k), savings accounts, or stocks and bonds
- Unauthorized checking or savings account withdrawals
- Unauthorized credit card transactions, including Internet purchases
- Donations to fraudulent charities
- Telemarketing schemes
- Robbery while at an ATM
- Purchase of items that turn out to be fakes, frauds or forgeries

Frequently asked questions

How would this coverage help me in the event of identity theft?

We can facilitate the administrative details required to restore your identity. In addition, we monitor a wide range of public and private data sources to help prevent your identity from being misused for employment, housing, medical services, consumer services, utilities or credit fraud.

Real-life example

Over the course of several years, a trusted assistant wrote checks out to "cash" and forged his employer's signature. By the time his employer figured it out, the assistant had cashed a total of ten checks for \$10,000 each, totaling \$100,000.

Isn't fraud, embezzlement and forgery coverage already included in my homeowners' policy?

No, but that is a common misconception. While your homeowners' policy includes a layer of coverage for some types of loss of money, reimbursement is subject to a monetary limit. Unfortunately, this gap in coverage usually isn't revealed until after an event has taken place.

What if a financial advisor uses privileged information to commit fraud?

With this coverage enhancement, you are protected for the monetary loss associated with this scenario.

Fraud SafeGuard is just one of the many advantages available to our policyholders. Please ask your independent insurance advisor about protection for personal excess liability, automobiles, private collections, yachts and more, or visit www.aig.com/pcg.



Bring on tomorrow