

AIG Fraud SafeGuard®

The financial resources needed to protect your 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). This advantage enables you to obtain the amount of coverage needed to protect your assets adequately.



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. All references in this brochure to claim settlement information is based on the loss being covered by the policy and is subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.



www.aigpcg.com





AIG Private Client Group is pleased to offer a range of supplemental coverage options that can be added to your homeowners' insurance policy. Each addresses specific circumstances with superior financial protection and personal support.

AIG Fraud SafeGuard® responds to the 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
- Theft of financial assets, including 401(k) savings, stocks, bonds and safety deposit box contents
- Donations to fraudulent charities
- Telemarketing schemes
- Robbery while at an ATM
- Purchase of items that turn out to be fakes, frauds or forgeries

AIG Fraud SafeGuard is just one of the many advantages available to our homeowners' insurance policyholders. Please ask your independent broker about protection for personal excess liability, automobiles, private collections, yachts and more.

Real-life Example

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 domestic employees.

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.

While your homeowners' policy includes a layer of coverage for this type of situation, reimbursement is subject to a monetary limit. With AIG Fraud SafeGuard, you would be reimbursed for the full amount of your loss (up to the coverage limit and minus your deductible).

Concierge-level Claims Service®

Whenever you need us, our seasoned claims professionals are there to help. We handle complex losses everyday, but each one comes with its own set of circumstances. Tailoring our response to suit your specific needs is simply business as usual.

Frequently Asked Questions

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

We can facilitate all of 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.

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

No, but that is a common misconception. 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 AIG Fraud SafeGuard, you are protected for the monetary loss associated with this scenario.