



## COVERAGE CHOICE FOR YOUR VEHICLES

# The road you travel—and your insurance needs—are unique

From sports cars to sedans to SUV's, owning a car is all about personal preference and choice. AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), allows you to be selective about your insurance protection as well.

### Introducing our Core Auto coverage option<sup>1</sup>

AIG Private Client Group's automobile policy offers expansive protection designed for the lifestyles and needs of successful individuals. However, you may prefer more flexibility in determining the level of coverage that best matches your risk tolerance and desire for a lower price.

Our Core Auto coverage is an alternative coverage feature that reduces or eliminates some of the coverages included in the AIG Private Client Group automobile policy in exchange for a reduced premium.

### Key coverage details

Here are the features of Core Auto coverage:

- In the event of a total loss, we will pay out the amount the vehicle is worth, or the market value, at the time of loss.
- Transportation expenses are \$40 per day up to \$1,200 total. You can opt to increase this limit to \$75/\$2,250 or \$100/\$3,000.
- Trip interruption coverage is \$500 and personal property coverage is \$500.
- An injured pet is covered up to \$500.
- Towing coverage is included for up to 25 miles. If you choose to increase coverage up to 100 miles, roadside assistance and autolock coverage also are included.
- New vehicle replacement, loan/lease gap, total loss deductible waiver and original equipment manufacturers' (OEM) parts coverage are optional.

While coverage is streamlined, all claims will be handled with the utmost care by our exceptional team of AIG Private Client Group claims specialists.

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### Coverage comparison

Here's how the Core Auto coverage option changes some of the coverages automatically included in our automobile policy:

Coverage Feature	AIG Private Client Group Automobile Policy	Core Auto Coverage Option
Agreed value	Included	Excluded; actual cost value
Transportation expenses	\$12,500, no per-day limit	\$40 per day/\$1200 total; option to increase limits up to \$100/\$3,000
Trip interruption/emergency expense	Up to \$2,500	Up to \$500
Rental car coverage	Included	Included
Coverage for OEM parts	Included	Optional for vehicles within latest three model years
Full-glass coverage	Included in most states	Included in most states
Auto loan/lease gap	Included	Optional
Towing - covered loss	100 miles	25 miles, option to buy up 100 miles
Roadside response	Included	Included with towing option of 100 miles
Autolock coverage	Included	Included with towing option of 100 miles
Coverage for personal property	\$2,500	\$500
Vehicle ID theft/fraudulent title	Included	Excluded
Pet coverage	\$1,000	\$500
New vehicle replacement	Included for vehicles within first three years	Optional for vehicles within first two years
Vehicle and home alteration coverage	Included	Excluded
Deductible waiver for total loss	Included	Optional

To learn more or for assistance with choosing the best-fitting coverage option for your household, please contact your independent insurance advisor. Learn more about AIG Private Client Group at [www.aig.com/pcg](http://www.aig.com/pcg).



<sup>1</sup> Currently available in Arizona, Florida, Illinois, New Jersey and New York.

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