



Risk management from the ground up

You've thought about every aesthetic detail that will go into your custom-built home, but have you considered how your up-front choices could enhance—or unfortunately compromise—its protection? Smart Build from AIG can help you enhance site safety during your home's construction, maximize your family's safety once it's finished, lessen the likelihood of loss and ultimately save on insurance.

A unique perspective on home construction

The member companies of American International Group, Inc. (AIG) have a long history of bringing sound risk management practices to the construction of many of the world's most significant buildings. We are bringing this same approach and expertise to private residences, helping homeowners *well before* construction begins.

AIG Private Client Group, a division of the AIG member companies, specializes in the protection of luxury and custom homes. Over the years our in-house risk managers have visited tens of thousands of properties to advise on safety measures and other concerns. We've seen what works—and what doesn't. In many instances, we've found that costly damage could have been avoided if different decisions were made from the start.

Armed with this experience, we created Smart Build, a complimentary service for AIG Private Client Group policyholders who are ready to begin the construction of a new home or major renovation. Typically this translates to a new construction budget of \$1 million or more or renovation of \$5 million or more.

Service overview

Here's how Smart Build works:

- One of our experienced risk managers can consult with you and your architect/builder during the design stage to collaborate on ways to minimize risks related to:
 - Water damage
 - Fire/life safety
 - Security
 - Other construction vulnerabilities
- In many instances, mitigation techniques are much easier to implement during the building process instead of post-construction.
- We can also help you bring sound environmental practices to the project, including green building materials and other choices to maximize energy efficiency.
- If we mutually agree to collaborate, you may be eligible for a credit toward your insurance coverage throughout the course of construction.
- Once the home is built, your AIG risk management specialist can provide an overview outlining the safeguards that were put into place during the build.
- In some instances, additional premium savings may be available to policyholders who integrate the suggested loss prevention measures into their home.

HELPING YOU BUILD A SAFER HOME

Working together with you in mind

In addition to promoting homeowner and family safety, Smart Build reinforces the value of collaboration with contractors and other home construction and design professionals.

“Knowledge and insight from real insurance claims would be invaluable, as our goal is to be as proactive as possible during construction of the house. We are constantly thinking about what we have seen go wrong in the past and what we have learned from it. Expanding the scope from experience in our small corner of the world to that of AIG would be a tremendous asset to the construction process and to the value of the finished product.”

— Jeremy Wheaton, President, Hamptons Habitat Enterprises Corp.

“Retrofitting is costly and time consuming, not to mention the challenge of working around expensive, one-of-a-kind finishes. [Smart Build from AIG] will help us identify loss prevention details that can be worked into the program early on without back-tracking.”

— Craig Blevins, Partner, Wright & Company Construction Inc.

Allow AIG to help you build a safer home. For more information or to discuss a potential project, please contact your independent insurance advisor.



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