

Our Claims Promise – Property

What is the AIG Property Claims Promise?

The AIG Property Claims Promise affirms that our dedicated team of claims experts will mobilise in rapid response to a covered event and, after coverage is confirmed, will advance our policyholders up to 50% of our share of the agreed estimate within 7 days, giving them the immediate working funds they need for property damage and repairs, clean-up costs and extra expenses.

What does it cover?

Property

- property damage/repairs
- clean-up costs
- extra expense/additional increased cost of working

The estimate is to be agreed between the policyholder, broker and the AIG representative, based upon reasonably available information. This payment is made on an unallocated basis.

How is the loss estimate determined?

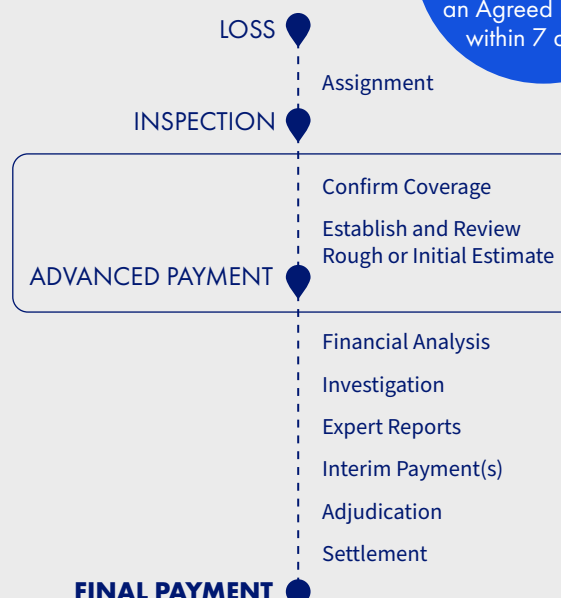
The AIG Property Claims Promise is not a blanket offer of funds without technical support. The AIG representative is to ensure that the coverage applies and that the initial loss estimate is reasonable. The advance of funds under the AIG Property Claims Promise is not made against loss of income claims. It is AIG's intent to provide working capital to our insured to help re-establish business, commence repairs and/or clean-up.

*Subject to confirmed liability and based on agreed Property Damage and Extra Expense estimates only, does not apply to Business Interruption.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage. AIG may modify (by adding, removing or replacing a tool or service) or discontinue the Services at any time. AIG may partner with third party vendors to provide any or all services. In some instances, AIG may have a referral fee structure in place, or an ownership interest, with certain third party vendors.

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How does it work?



Claims Promise

Up to 50% interim payment based on an Agreed Estimate within 7 days*

How does the AIG Property Claims Promise deliver value to the insured?

- Under the terms of the Claims Promise we can support the client by providing access to critically important funds to help expedite the client's recovery and meet their immediate cash flow needs to help get them back on their feet quickly.
- Our dedicated claims professionals and vast global network are committed to help minimise the impact of our client's loss no matter where they operate.