



# Coverage Comparison for Properties in B, C or X Flood Zones

Primary Flood coverage is not part of industry standard Homeowners policies.

Coverage Detail	National Flood Insurance Program (NFIP)	AIG Private Client Group Homeowners Policy with Flood Coverage	How We Compare
Definition of "Flood"	A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from: a. Overflow of inland or tidal waters; b. Unusual and rapid accumulation or runoff of surface waters from any source; c. Mudflow	A general and temporary condition of partial or complete inundation of normally dry land area from: a. Overflow of inland or tidal waters; b. Unusual and rapid accumulation or runoff of surface waters from any source; c. Mudflow	AIG Private Client Group broader
Loss Settlement	Replacement Cost Coverage provided only on Primary Residence; ACV on Seasonal/Secondary; ACV on Contents	Replacement Cost Coverage on both Primary and Seasonal/Secondary Residences and on Contents	AIG Private Client Group broader
Coverage A Dwelling	Up to \$250,000	Up to \$250,000	Equal to NFIP
Coverage B Other Permanent Structures	Limited to detached garages only and payment limited to 10% of the Coverage A amount	Applies to a broad range of Other Permanent Structures covered within the Coverage A limits up to \$250,000; not limited to detached garages	AIG Private Client Group broader
Coverage C Contents	Up to \$100,000	Up to \$100,000	Equal to NFIP
Basement Property Coverage Limitations	Excludes basement improvement (walls, floor, ceilings and fixtures); coverage limited primarily to plumbing, electrical wiring, drywall and typical basement utilities, such as air conditioners, furnaces and hot water heaters	Covered within the Coverage A limit; not limited to specific items	AIG Private Client Group broader
Basement Contents Coverage Limitations	Excluded with the exception of certain appliances, such as washers, dryers and refrigerators	Covered within the Coverage C limit	AIG Private Client Group broader
Special Limits	NFIP will pay no more than \$2,500 for any one loss to one or more of the following kinds of personal property: artwork, collectibles, rare books, jewelry, or furs	No special limits for fine collectibles, such as jewelry, antiques, and furs	AIG Private Client Group broader
Business Property	Up to \$2,500	Up to \$25,000	AIG Private Client Group broader
Additional Living Expenses	Not covered	Up to \$250,000 for extra living expenses (up to 1 year), loss of fair rental value and forced evacuation	AIG Private Client Group broader
Repair Costs Required by Ordinance or Law	Not covered	Up to \$75,000 for the extra expense to obey any law or ordinance that regulates the repair, rebuilding or demolition of property damaged by flood	AIG Private Client Group broader
Land (Stabilization, Evacuation or Replacement)	Not covered	Up to 10% of the amount of the covered dwelling loss	AIG Private Client Group broader
Precautionary Repairs	Up to \$1,000	No sub-limit	AIG Private Client Group broader
Debris Removal	Non-owned debris must be located on or in the insured property for coverage to apply	No restriction for non-owned debris	AIG Private Client Group broader
Property Removal for Safekeeping	Up to \$1,000	No sub-limit	AIG Private Client Group broader
Data Replacement	Not covered	Up to \$5,000	AIG Private Client Group broader
Fire Department Charges	Not covered	No sub-limit	AIG Private Client Group broader
Property of Domestic Staff and Guests	Optional	No sub-limit	AIG Private Client Group broader
Loss Avoidance Measures	\$1,000	\$10,000	AIG Private Client Group broader

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