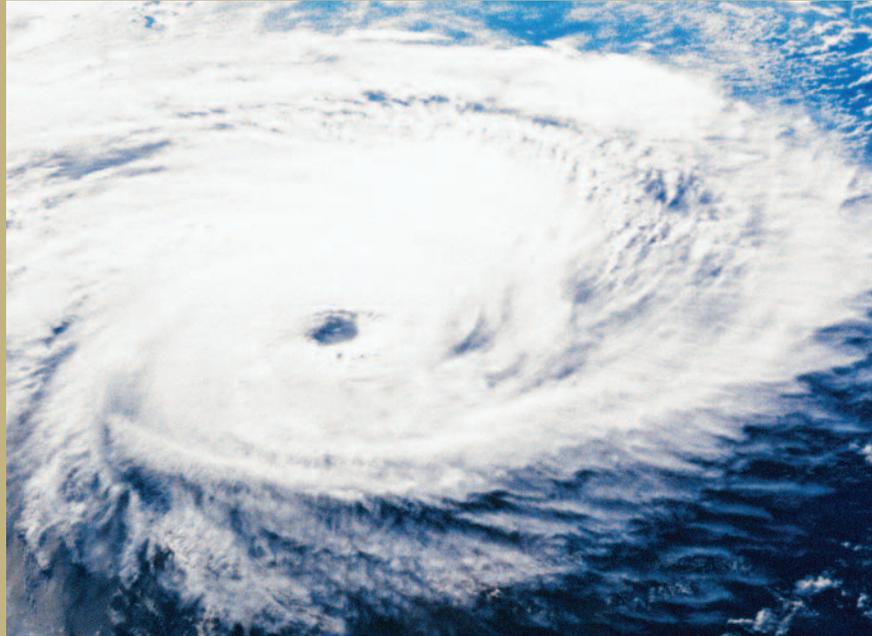


The Hurricane Protection Unit[®]



Safeguard Your Home from Storm Damage

AIG Private Client Group



Year-round storm preparedness is essential for residents in hurricane-prone areas. To provide hands-on help when it's needed most, AIG Private Client Group offers the **Hurricane Protection Unit**[®] for our coastal homeowners' policyholders.*

Personalized Planning

At your request, we can customize action steps and timelines to execute well in advance of hurricane season; when a storm is approaching; and after a storm has passed.

Because each home has its own unique vulnerabilities, one of our hurricane specialists will conduct an in-depth on-site evaluation, analyze the findings and map out suggestions to maximize preparedness. The length of time needed to complete the on-site consultation will vary depending on the complexity of the residence and its particular exposures.

Post-Storm Support

Proactively addressing damage at the earliest opportunity can minimize the impact of wind and water on your home's interior, helping to preserve furnishings, artwork and other valued possessions.

We closely track the progress and projected landfall of approaching storms. Based on this information, we identify the homes that are likely to be most vulnerable.

After landfall, we can dispatch response teams to residences in affected areas and assess exterior damage. If there is visible structural damage, we can make short-term repairs such as:

- Tarping holes in the roof
- Boarding broken doors, windows and other openings

Also at this time, we can oversee the safe removal and transport of fine art — and potentially prevent irreparable damage.

While the Hurricane Protection Unit takes immediate action, our **Concierge-level Claims Service**[®] will follow up with a more detailed property assessment. As always, we will go the extra mile to facilitate repairs and restorations, and ensure a timely settlement.

*Service not available in all areas. Please visit www.aigpcg.com for details.



Be Prepared!

Everyone residing in a hurricane-prone area can benefit from pre-season preparation. Use the following questions as a guide:

- Do you have a storm preparedness plan in place? When was it last updated?
- Is your residence built with materials designed to withstand hurricane-force winds?
- Is there a shutter system in place, and/or is impact-resistant glass used for all openings? Are they sturdy enough to handle hurricane-force winds? How long does it take to install shutter systems properly?
- Is there a back-up generator on the premises? Is it sized to run all critical electrical systems? Do you have a maintenance plan in place to ensure the generator will function when it's needed most?
- Do you own fine art? If so, what must be done to properly protect the items in your collection?
- Which furnishings and personal possessions are most susceptible to damage from outside elements?
- Do you own a yacht or other watercraft? What precautions are taken to lessen the likelihood of damage?
- Is there any outdoor art or furnishings that could be damaged or become airborne? What precautions are taken to secure and/or store the items?

A Little Foresight Can Save a Lot of Trouble

AIG Private Client Group's team of emergency and risk management specialists can help you prepare for hurricanes, wildfires and other disasters. We can provide personalized guidance every step of the way to keep your loved ones safe and connected during an emergency. Also available are services to protect against fraud, theft, manmade disasters and more — no matter where you are.

A policyholder's heirloom area rug was irreparably damaged during a recent hurricane. A 1/16" puddle of water caused by wind-driven rain was all it took to cause a costly — and sentimental — loss. Advance planning can address the details that are often overlooked in the face of an approaching storm.

For more information or to enroll visit www.aigpcg.com or contact:

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(561) 623-4025; eric.gilliland@aig.com

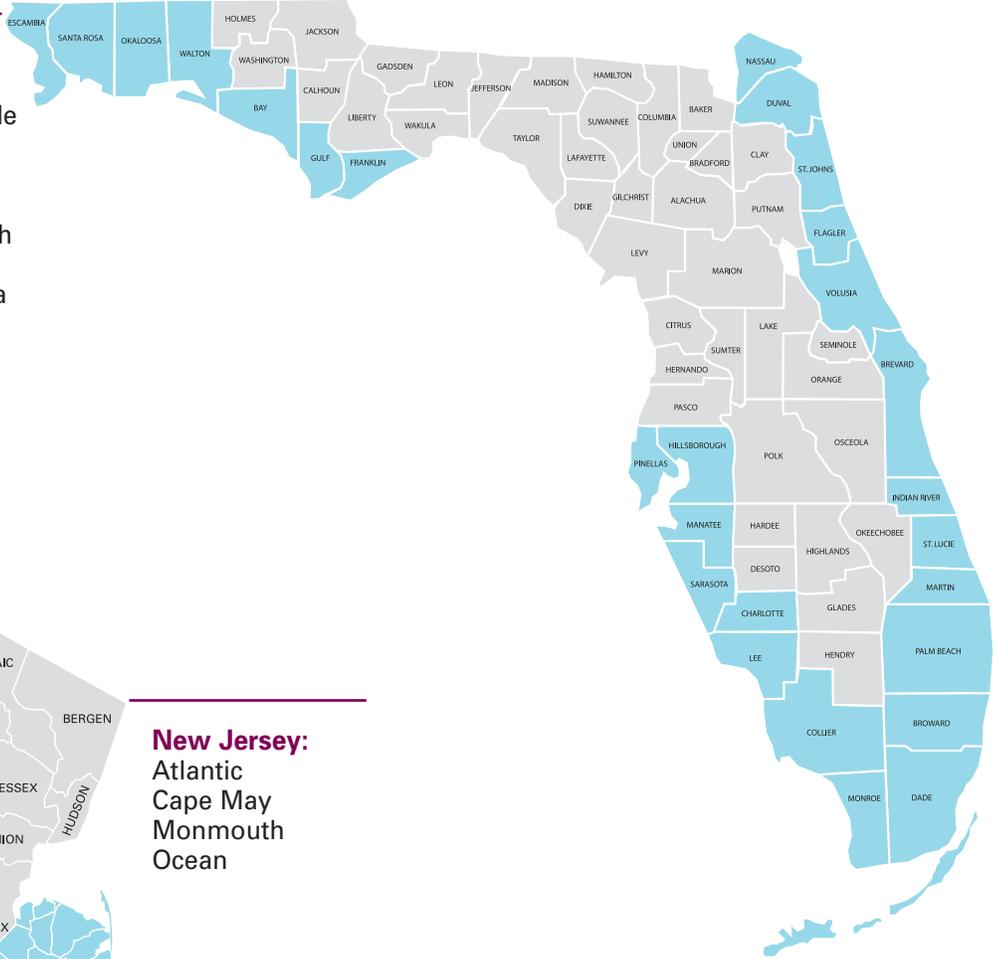
Or, contact your independent insurance broker for assistance.

Hurricane Protection Unit – 2008 Response Areas (By County)

Florida:

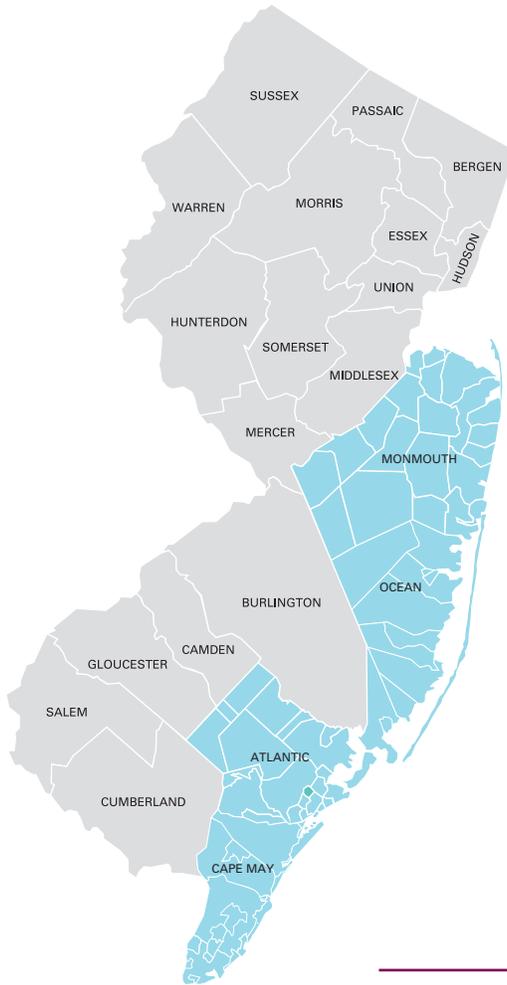
Bay
Brevard
Broward
Charlotte
Collier
Duval
Escambia
Flagler
Franklin
Gulf
Hillsborough
Indian River
Lee

Manatee
Martin
Miami-Dade
Monroe
Nassau
Okaloosa
Palm Beach
Pinellas
Santa Rosa
Sarasota
St. Johns
St. Lucie
Volusia
Walton



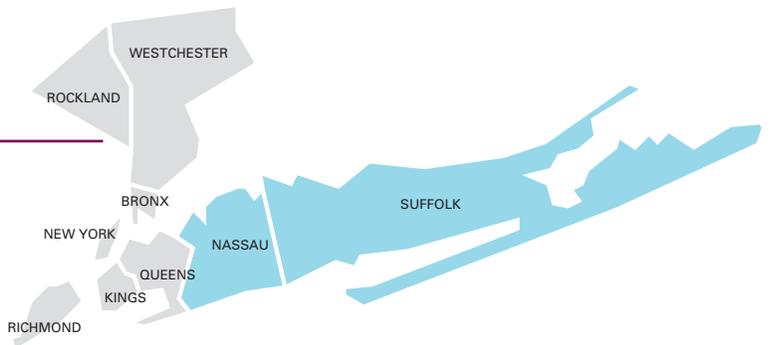
New Jersey:

Atlantic
Cape May
Monmouth
Ocean



New York:

Nassau
Suffolk



□ Frequently Asked Questions

What is the Hurricane Protection Unit?

The Hurricane Protection Unit is a complimentary service available to policyholders in select coastal areas. It is designed to help you prepare for an approaching storm, and minimize wind and water damage afterwards.

Why is AIG Private Client Group providing this service?

Experience has shown us that preparation in advance of a hurricane can be the difference between minor damage and catastrophic loss. We also have seen how difficult it can be to find repair resources immediately following a major storm. As part of our ongoing commitment to help reduce the frequency and severity of loss for our policyholders, we developed a means to provide assistance when it's needed most.

What happens during the pre-event consultation?

One of our risk management and disaster preparedness professionals can work one-on-one with you to develop (or enhance) evacuation and communication plans; create timelines; assign responsibilities; and define action steps to take before, during and after a hurricane.

What actions are taken following a hurricane?

Our response consists of two main functions:

Assessment — Our risk management and claims specialists will visit affected properties and assess damage, even before a claim is submitted. If damage has occurred, they will contact our mitigation teams.

Mitigation — We have contracted with a number of restoration companies who are on standby to assist our policyholders. Whenever possible, they

will attempt to board up, tarp, dry out or extract water from damaged homes.

Our teams will have satellite phone service in the event that phone lines are down and/or cellular service is unavailable. In addition to staying in contact with one another, we can provide you, or your insurance advisor, updates as needed.

What will this service cost me?

The Hurricane Protection Unit is complimentary for AIG Private Client Group policyholders who reside within our response areas.

Is this service offered by any other insurance company?

No. AIG Private Client Group is the only company that provides a comprehensive hurricane evaluation and loss mitigation plan to its policyholders.

If I sign up for the service, do I need to contact someone if my home is in the projected path of a hurricane?

No. When a storm is approaching, we will closely track its progress and projected path to identify the homes that may be vulnerable. After landfall, our response teams will be dispatched to assess damage.

Why do I need to enroll in this program?

In order for us to respond effectively and efficiently, it is imperative that we have emergency contact information (telephone and e-mail address) as well as the necessary authorization required to access your property.

How do I enroll?

If you reside in an eligible county, visit www.aigpcg.com to complete the online enrollment form. Or, contact your independent insurance advisor for assistance.



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