



WHY AIG

Property Performance

AIG's Property Performance[®] provides advanced, broad, all-risk property damage and business interruption coverage a concise form. It is uniquely designed for clients that have insurable values typically of \$50 million or greater with operations in one or more locations in a single country or multiple countries.

Recently enhanced with extended cyber coverage, more simplified policy language, and industry-focused solutions, Property Performance is a true reflection of AIG's continued commitment to deliver innovative solutions that respond to a world of ever changing needs.



What's New with Property Performance?

Minimize loss and maximize recovery with Property Performance... AIG can help you maintain business continuity through loss prevention services and broad risk transfer with market leading capacity of up to \$2.5 billion

- Broad coverage, simplified:
 - Straight forward, clear, concise language with a host of additional coverages embedded
 - True blanket limits across all covered locations with no margin clause or coinsurance penalty
 - Equipment Breakdown coverage can be included up to policy limit
 - The policy pays the more favorable Business Income loss calculation of Gross Earnings or Gross Profits
 - Policy form includes Flood and Earth Movement coverage for Miscellaneous Property (including Miscellaneous Unnamed Locations), Contingent Time Element, Errors & Omissions, and Newly Acquired Property
 - Flexible Valuation that allows our customers, in certain circumstances, to recover replacement cost value when the actual damaged property is not replaced
- Industry tailored coverage enhancements for Education, Healthcare, Manufacturing, Real Estate, Retail, Hospitality, Airports and Condominiums
- Contingent Time Element coverage triggered by loss or damage worldwide even if the client's physical footprint is in a single country
- Coverage extensions for:
 - **Cyber Peril Service Interruption:** Provides coverage for loss of business income due to an interruption of services caused by a cyber attack on your service providers computer system. With our Extended Period of Indemnity such business income loss can continue to be paid after the service is restored up to the time when the business recovers.
 - **Contractual Penalties:** Coverage can be provided for contractual penalties the client is legally liable to pay due to a material breach in a pre-existing contract and directly resulting from a covered loss.
 - **Crisis Management:** If a civil or military authority limits, restricts or prohibits partial or total access to a covered location due to a violent crime, suicide, attempted suicide, armed robbery, death or bodily injury (not including, disease or sickness) resulting business income and extra expense loss to the client can be provided.
 - **Equipment Breakdown:** Property Performance can provide coverage for equipment breakdown, including electrical and mechanical breakdown to computers.
 - **Environmental clean-up:** Property Performance can provide coverage for the costs of cleaning up pollution from land or water at the insured's location after a covered loss. This is first party coverage that complements other third-party liability environmental insurance products.
 - **Upgrade to Green[®]:** Rebuilding damaged property with certified green materials to certified green standards may cost more than standard repairs, and this can be covered by Property Performance. Clients also benefit from demonstrating their green credentials from a Corporate Social Responsibility perspective, while owners may command higher rents from green properties.

To learn more about AIG Global Property, please visit www.aig.com/globalproperty

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this press release.

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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.

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