IMPORTANT INFORMATION RELATED TO AIG PRIVATE CLIENT INSURANCE

Colorado

Colorado Annual Notice About Wildfire Mitigation Discounts

Under Colorado law, insurance companies that provide wildfire mitigation discounts must give policyholders yearly notice.

Property Specific Mitigation Action means a science-based mitigation action as demonstrated by the "Wildfire Prepared Home" designation from the Insurance Institute for Business and Home Safety or by a similar mitigation program that includes a verification and certification process. These mitigation actions may include measures such as:

- Noncombustible five-foot area around the structure
- Class A roof
- Non-combustible gutters and downspouts
- Ember resistant vents
- 6-inches of non-combustible clearance at base of exterior walls, and
- Verified through a Wildfire Prepared Home designation or similar.

Community level mitigation means a science-based mitigation action as demonstrated by a community or neighborhood level designation or certification, or as undertaken by a government entity. These mitigation actions may include measures such as:

- Community wildfire mitigation program that includes an inspection and certification
- Firewise USA Recognition Program
- IBHS Wildfire Prepared Neighborhood

Policy Information

Mitigation Action	**Available Discount on Wildfire Premium**
Ember resistant vents	10%
No Eaves or Enclosed Eaves	5%
Residential Sprinkler	8%
Brick Stone, Masonry, Superior or Fire Resistive Construction	4%
Roof type other than Wood Shingle	33%

Discounts are automatically applied to your policy if reported by you or your agent and confirmed through inspection. To confirm discounts, please contact your agent.

Submitting an Appeal

If you don't agree with the information we currently have for your property, you have a right to appeal. To submit an appeal request, contact your agent/broker or Private Client Select at (888) 978-5371 or service@privateclientselect.com with sufficient evidence such as photos, receipts, or certifications to support your appeal submission.

We will confirm receiving your appeal request within 10 days and provide you with an answer within 30 days.

Florida

AIG policyholders with residential property insurance that provides coverage for losses caused by windstorm or hail may be eligible for premium discounts or credits. Eligibility for premium reduction depends on the location and building code standards of the covered property or if the covered house or dwelling is constructed of certain techniques that reduce losses due to hurricanes. This information is provided pursuant to § 627.0629(1), Florida Statutes.

For more information, AIG policyholders should contact their agent or broker.

Oregon

As a consideration of an applicant or policyholder's eligibility for homeowners' insurance coverage, AIG assesses the implementation of wildfire risk mitigation action on or around the covered property. Wildfire risk mitigation action includes certain property-level action or community-level action that may include home-hardening, establishing defensible space, or participating in community risk reduction programs established by the State Fire Marshal. This information is provided pursuant to ORS § 737.310(17).

For more information, AIG applicants or policyholders should contact their agent or broker.