

EARTHQUAKE PROTECTION UNIT

Put up a strong defense against earthquakes

Although earthquakes are unpredictable, there are steps you can take to safeguard your family and lessen the likelihood of damage. Our Earthquake Protection Unit provides hands-on preparation assistance, as well as post-event response. This complimentary service is available to earthquake policyholders of AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), who reside within designated areas in California.¹

Prepare for the unexpected

Your home is unique. The way it endures an earthquake could be very different from your neighbors' properties. Our specialists can conduct an on-site evaluation well in advance of an event and make recommendations to maximize readiness. Here are a few examples of how we can help:

- Develop preparedness plans, actions steps and timelines for you and your family.
- Examine your home's foundation, if accessible. We can provide recommendations for experienced retrofit contractors or structural engineers if it appears that the retrofit needs work.
- Identify which appliances, furniture and wall hangings should be more securely fastened to the wall or floor.
- Advise on the merits of a gas shut-off device. We also can help you identify the shut-off locations for your water, gas and electrical systems.

Risk management in action

When our risk manager visited a home, he noticed that a large, antique grandfather clock was not properly secured to the wall studs. If an earthquake were to occur, the clock could topple over—potentially diminishing its value or injuring someone in the household. By spending time in the home, the risk manager was able to help the family alleviate this exposure.

Response after an event

We closely monitor seismic activity via a number of sources, including USGS data. When an earthquake occurs, we can take the available data and apply state-of-the-art mapping technology to quickly determine which insured residences may have suffered significant damage. After a major seismic event, our teams will attempt to gain access to your area. If possible, we will be on hand to assess any damage—in some cases even before a claim is submitted.

We make every effort to reach enrolled policyholders after a major earthquake but cannot guarantee access due to a range of factors outside our control: road closures, authority restrictions, employee safety concerns, road or structural hazards, etc. If your home sustains damage, please do not wait for us to arrive. Contact our claims staff immediately by calling 888 760 9195.

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What you can do

The earthquake that hit the East Coast in 2011 was an eye-opening example of how widespread the effects of seismic activity can be. The following information can help all homeowners prepare:

- Have a plan. Make sure your emergency plan includes evacuation and reunion arrangements, your out-of-state contact person's name and number, the location of your emergency supplies and any important information or documents you may need.
- Be sure that your retrofit is up-to-date and your house is correctly secured to the foundation.
- Install a shut-off valve on your gas meter. Seismic shut-off devices sense strong earthquakes and automatically shut down your gas supply, which helps prevent a fire due to a broken gas line.
- Make sure your emergency kit is adequate. It should contain items such as water, food, medical supplies, a battery-operated radio, flashlight and other essentials.
- Turn to technology. There are free apps through the Red Cross and others to access timely alerts and stay connected with loved ones.
- Hire a professional to hang/install artwork. He or she can assess individual pieces and determine how to secure them appropriately.
- In case your home computer is destroyed, back up your data and files on a regular basis. It also is a good idea to make sure they are available somewhere other than your home, such as at your office or stored using an online backup service.
- Determine your best course of action for getting in touch with family and friends if there is no connectivity or telephone service.

For more information about the AIG Earthquake Protection Unit or to enroll in the program, please contact your independent insurance advisor, visit www.aig.com/pcg or e-mail pcg.earthquake@aig.com.



Bring on tomorrow

1 AIG Private Client Group's Earthquake Protection Unit is available to policyholders who have homeowners and earthquake coverage with us and reside in one of the following counties: Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz and Sonoma.

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