

Actual Claims Cases

From engagement rings to art collections, AIG's Premier Client Solutions (PCS) provides worldwide protection for a wide range of your most prized possessions. Here are four actual claims from customers, that demonstrate AIG's claims expertise in action*.



Accidental Fire Destroys Home

While our Insured was at work, electrical problems with a bedroom dehumidifier triggered a massive fire resulting in significant smoke and fire damage to our Insured's home.

Though the fire was extinguished within approximately 15 minutes, the Insured's home and personal belongings were still damaged. The flames ignited combustible materials within the house, causing the fire to spread further through the bedroom and into an adjoining storeroom. The Singapore Civil Defence Force (SCDF) determined the incident was accidental.

Impact Shatters Sliding Glass Door

As our Insured was showing a friend her newly renovated home, they discovered a cracked glass panel in the attic.

The Insured proceeded to submit photographic evidence of damage to the glass sliding door. There was clear evidence of an impact point breakage and begin processing the claim.

AIG settled the claim:

S\$95,480.66 FOR BUILDING AND **CONTENT DAMAGES, ADDITIONAL LIVING EXPENSES AND** WHISKEY COLLECTION REPLACEMENT

TWO MONTHS AFTER RECEIVING THE CLAIM



in the top half of the glass panel which helped AIG to confirm the

AIG settled the claim:

\$\$1,092.12 FOR THE REPLACEMENT **OF THE GLASS DOOR**

THREE DAYS AFTER RECEIVING THE CLAIM



Doctors Cut Ring after Cooking Incident

After an Insured hurt her finger in the kitchen, doctors must cut a ring off the affected finger to provide medical treatment.

While preparing chili paste in her kitchen, our Insured accidentally injures her finger and seeks immediate medical attention. The doctor determined the Insured's ring must be cut off in order to administer treatment and limit the swelling. Given the issue's exigency and medical necessity, AIG paid for the cost incurred to restore her ring.

AIG settled the claim:

S\$6,900 FOR THE RESTORATION **OF THE RING**

ONE DAY AFTER RECEIVING **THE CLAIM**



Branded Watch Smashed while Walking Dog

While walking his dog, our Insured loses balance, falls, and shatters his branded watch on the pavement.

Accidents can happen, even during innocuous everyday activities like walking one's dog. When our Insured's dog suddenly took off and ran after a cat, he tumbled to the pavement and landed on his watch. AIG obtained photos of the damaged watch from the service centre, compared them with the repair correspondence, and proceeded to pay for the repair cost incurred.

AIG settled the claim:

S\$6,370.95 **TO REPAIR THE WATCH** SHORTLY AFTER

RECEIVING **PHOTOS OF THE** DAMAGED WATCH

*These cases are based on real AIG claims. Name and personal details of the insured have been withheld for privacy purposes.