

The Wildfire Protection Unit[®]



Safeguard Your Home All Season Long

If you live in an area prone to wildfire, AIG Private Client Group is there for you. While of course we can provide the level of insurance coverage you'd need in the event of a loss, we know you'd rather avoid the damage altogether.

Our **Wildfire Protection Unit**[®] offers an added layer of protection for your family and property. This complimentary service is available to AIG Private Client Group policyholders who reside within designated response areas.

How It Works

The Wildfire Protection Unit is not a private fire department; it's a loss mitigation service designed to pre-empt damage well before a wildfire even ignites.

Through an exclusive partnership with Firebreak Spray Systems, LLC, an industry leader in wildfire mitigation, we offer:

- **At-home consultation.** Firebreak's wildfire protection specialists will visit your property to assess its vulnerability in the event of a wildfire.
- **Pre-treatment.** If your home has brush exposure, they will apply Phos-Chek[®] — the same environmentally friendly fire retardant used by the U.S. Forest Service — around the perimeter of your property. The retardant creates a "barrier" to shield your home throughout wildfire season.
- **Emergency response.** If a wildfire threatens your home, Firebreak's emergency response team will be dispatched automatically to apply Phos-Chek to all combustible areas of your property.*

Our Commitment to Wildfire Mitigation

We are dedicated to providing the best possible service to our policyholders. While we're not a fire department, our response team is comprised entirely of professional firefighters. All have received qualifications and training from state-certified fire academies. The team is led by Chief Sam DiGiovanna, a 30-year firefighting veteran and former fire chief for the Monrovia Fire Department in Los Angeles, CA.



* We make every effort to obtain real-time information on fire lines and threat levels but cannot guarantee its accuracy. Additionally, we make every effort to reach enrolled policyholders during active wildfires but cannot guarantee this in all circumstances.



☐ **How to Enroll**

If you're an AIG Private Client Group policyholder who resides within our response area, sign up online at www.aigpcg.com or contact your independent insurance broker.

Your enrollment is required so that we may better serve you during an emergency. With your signed consent, Firebreak's team of specialists can be dispatched at any time, 24/7, to protect your home. You don't need to call — or be on the property — for us to take action.

☐ **Not Yet a Policyholder?**

The Wildfire Protection Unit is available to AIG Private Client Group policyholders only. This service is just one example of our unique approach to personal property and liability insurance. To find out what we can do for you, contact your independent insurance broker. Or, visit www.aigpcg.com for a referral to a trusted broker near you.

DID YOU KNOW?

One treatment of Phos-Chek fire retardant can effectively protect a home for an entire wildfire season. It only washes off with a hose or heavy rainfall.

**For more information or to enroll, visit www.aigpcg.com or call (800) 899-2409.
Or, contact your independent insurance broker for assistance.**

☐ What Our Policyholders Are Saying...

"I congratulate AIG Private Client Group for having the foresight to offer such a remarkable service. The Wildfire Protection Unit definitely contributed to saving my home."

- A Resident of Rancho Santa Fe, CA

"My wife and I appreciate the attention that AIG Private Client Group gave us concerning our property. Your group helped protect our home. It's very comforting to know that an insurance company decided to be proactive and help its insureds."

- A Resident of Sun Valley, ID

"I applaud the efforts of the response team – they worked in very dangerous conditions, surrounded by flames, to protect my home."

- A Resident of Rancho Santa Fe, CA

"I had read about the service and thought it was a great idea, but I kept delaying from enrolling. Now I can't imagine why anyone that's eligible wouldn't enroll. It's free and it's fantastic! It has proved itself!"

- A Resident of Moorpark, CA

"They gave us confidence when everything looked bleak."

- A Resident of Rancho Santa Fe, CA



Wildfire Protection Unit – 2008 Response Areas

Please note: Our response areas are based on zip codes.

Northern California - East Bay

94506 Danville
94507 Alamo
94526 Danville
94528 Diablo
94549 Lafayette
94556 Moraga
94563 Orinda
94583 San Ramon
94595 Walnut Creek
94596 Walnut Creek
94611 Oakland, Piedmont
94619 Oakland
94705 Berkeley
94708 Berkeley

Northern California - North Bay

94515 Calistoga
94558 Napa
94559 Napa
94574 St. Helena
94901 San Rafael
94903 San Rafael
94904 Kentfield
94920 Tiburon, Belvedere
94925 Corte Madera
94930 Fairfax
94939 Larkspur
94941 Mill Valley
94945 Novato
94947 Novato
94949 Novato
94957 Ross
94960 San Anselmo
94965 Sausalito
95442 Glen Ellen
95476 Sonoma

Northern California - South Bay

93923 Carmel
93924 Carmel
93953 Carmel
94010 Hillsborough, Burlingame
94022 Los Altos Hills
94024 Los Altos
94025 Menlo Park, Woodside
94027 Atherton
94028 Portola Valley
94062 Woodside
94301 Palo Alto
94304 Palo Alto
94402 San Mateo
95014 Cupertino

95030 Monte Sereno
95032 Los Gatos
95033 Los Gatos
95070 Saratoga

Los Angeles

90027 Los Angeles
90046 West Hollywood
90049 Los Angeles
90068 Los Angeles
90069 West Hollywood
90077 Los Angeles
90210 Beverly Hills
90211 Beverly Hills
90212 Beverly Hills
90213 Beverly Hills
90263 Malibu
90265 Malibu
90272 Pacific Palisades
90274 Palos Verdes Estates
90274 Portuguese Bend
90274 Rolling Hills
90274 Rolling Hills Estates
90275 Palos Verdes Estates
90275 Palos Verdes Peninsula
90275 Rancho Palos Verdes
90275 Rolling Hills Estates
90290 Topanga
91010 Bradbury
91011 La Canada Flintridge
91016 Monrovia
91024 Sierra Madre
91025 Sierra Madre
91103 Pasadena
91105 Pasadena
91107 Pasadena
91108 San Marino
91206 Glendale
91207 Glendale
91208 Glendale
91301 Agoura Hills
91302 Calabasas
91307 West Hills
91311 Chatsworth
91316 Encino
91320 Newbury Park
91356 Tarzana
91360 Thousand Oaks
91361 Westlake Village
91362 Thousand Oaks
91364 Woodland Hills
91377 Oak Park
91403 Sherman Oaks
91423 Sherman Oaks
91436 Encino
91604 Studio City

91741 Glendora
93012 Camarillo
93013 Carpinteria
93021 Moorpark
93063 Simi Valley
93065 Simi Valley
93103 Santa Barbara
93105 Santa Barbara
93108 Montecito
93110 Hope Ranch
93111 Goleta
93111 Santa Barbara

Orange County

90631 La Habra
91709 Chino Hills
91765 Diamond Bar
92562 Murrieta
92562 Murrieta Hot Springs
92563 Murrieta
92564 Murrieta
92603 Irvine
92612 Irvine
92625 Corona Del Mar
92629 Dana Point
92637 Laguna Hills
92651 Laguna Beach
92652 Laguna Beach
92653 Laguna Hills
92656 Aliso Viejo
92657 Newport Coast
92660 Newport Beach
92663 Newport Beach
92672 San Clemente
92673 San Clemente
92675 San Juan Capistrano
92676 Silverado
92677 Laguna Niguel
92679 Trabuco Canyon
92688 Rancho Santa Margarita
92691 Mission Viejo
92692 Mission Viejo
92694 Ladera Ranch
92705 Santa Ana
92807 Anaheim
92808 Anaheim
92821 Brea
92869 Orange
92887 Yorba Linda
92886 Yorba Linda

San Diego

91901 Alpine
91903 Alpine
91910 Chula Vista
91914 Chula Vista

91915 Chula Vista
92014 Del Mar
92019 El Cajon
92020 El Cajon
92021 El Cajon
92024 Encinitas
92024 Olivenhain
92025 Escondido
92026 Escondido
92028 Fallbrook
92028 Rainbow
92029 Escondido
92037 La Jolla
92064 Poway
92067 Rancho Santa Fe
92091 Rancho Santa Fe
92106 San Diego
92115 San Diego
92127 San Diego
92128 San Diego
92129 San Diego
92130 San Diego
92131 San Diego
92589 Temecula
92590 Temecula
92591 Temecula
92593 Rancho California
92593 Temecula

Colorado

80424 Breckenridge
81601 Glenwood Springs
81611 Aspen
81612 Aspen
81615 Snowmass Village
81620 Avon
81621 Basalt
81623 Carbondale
81631 Eagle
81632 Edwards
81645 Minturn
81654 Snowmass
81655 Wolcott
81656 Woody Creek
81657 Vail
81658 Vail

Frequently Asked Questions

Why is AIG Private Client Group providing this service?

As industry leaders in loss prevention, we feel it is crucial to develop proactive wildfire mitigation tactics to keep your home and loved ones out of harm's way.

What will this service cost?

The service is complimentary for AIG Private Client Group policyholders who reside in the eligible response areas.

Is this a private fire department?

No. The Wildfire Protection Unit is intended to bolster your defenses in the event of a wildfire. Those who take proactive mitigation steps have a far greater chance of saving their homes.

What is Phos-Chek®?

Phos-Chek is a specially formulated fire retardant used for over 40 years by the U.S. Forest Service. Phos-Chek is colorless; safe around plants, animals and people; and it will not stain or damage your home. (www.phoschek.com)

Who administers the program?

Through an exclusive partnership with AIG Private Client Group, all services are provided by Firebreak Spray Systems, LLC. Firebreak is a leader in wildfire mitigation systems.

Will this service satisfy any state or local brush clearance requirements?

No. This program is only one part of a responsible brush fire mitigation strategy. Brush should

continue to be managed seasonally and thinned as required by the state or local jurisdiction in your area.

I live in a residential neighborhood with fully landscaped yards. Why do I need the Wildfire Protection Unit?

In the event of a wildfire, flying embers can travel a considerable distance and spread fire to neighborhoods with minimal brush exposure. Your home is vulnerable to flying embers if it has a wood shake roof, wood shingle siding, wood decking or any other combustible components. During the on-site consultation, our specialists can identify any potential hazards and help you address them.

If I sign up, do I need to contact someone if a wildfire is approaching?

No. The emergency response team is constantly monitoring wildfire activity. If a fire threatens your property, Firebreak's mitigation specialists will be deployed to apply retardant to your home, landscaping and any other structures on your property.

How do the services of the Wildfire Protection Unit compare to other services on the market?

Phos-Chek has a longer efficacy period than many other retardants. One treatment may last an entire wildfire season, or until it is washed off by water or rainfall. Gel-based retardants, on the other hand, are only effective if applied immediately before contact with fire. If Firebreak can't reach your home during an emergency, you still have a layer of protection.



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