

Welcome to Affluent Insurance Program, LLC (AIP)

We are a wholesale company designed to provide retail brokers nationwide, access to serve your elite clientele complete asset protection for their personal insurance needs.

Coverages available include:

Homeowners including Primary homes, Secondary homes, Condominium & Co-op

Private collections & exceptionally valuable possessions (fine art, jewelry, wine, collectibles)

Individual Excess Liability with limits of up to \$100 million available

Kidnap & Ransom for family and key employees

Flood & Excess Flood

Directors & Officers Liability

Group Excess Liability

Employment Practices Liability and Workers' Compensation for private staff

Yacht, Watercraft and Aviation



Based upon your clients individual risk analysis we will provide you with a tailor made policy package. Our personal lines staff ensures that each client is afforded a carefully designed and ***understandable*** insurance package that provides not only exceptional coverage but also peace of mind. The customer knows the benefits, knows the costs and knows the savings too.

Why choose AIP as your insurance broker?

Focus. Our agency specializes in property and casualty insurance and risk management services for high-net-worth individuals and clients and does so with confidentiality and the utmost attention to detail.

Experience. AIP has earned a reputation for excellence. The AIP team of professionals - carefully chosen for their expertise in all areas of property and casualty insurance – and manages clients across the United States.

Commitment. Our commitment begins with a complete analysis of the customer's insurance needs, after which a detailed proposal is presented that compares existing coverage to our recommendations. In addition we set up a review program and continually look for responsible ways to save the customer money as well as protect their assets.

Concierge-Style Services. One of our driving principles is to “exceed your expectations,” especially when it comes to customer service. We stress personalized, 24-hour service tailored to each client's needs. Several examples include the development of a hurricane evacuation plan for highly valued art and background checks for prospective domestic staff.

For Agency Contract Information please contact: Pam Samra, President AIP

1-877-275-2335 x65 office pams@affluentip.com



Homeowners Insurance for High-end Homes

High-end homeowners need an insurance program that provides comprehensive coverage. High deductible and cash settlement options are just a few of the innovative coverages available to your clients. In addition, customer enhancements and services such as equipment breakdown coverage, Household Safeguard coverage, home valuations and background checks of private staff are just a few of the unique offerings our carriers can provide.



Private Collections of Jewelry, Art, Wine and Other Fine Collectibles

Whether your client collects fine works of art, antique furniture, jewelry or vintage wine, we can advise on the insurance coverage needed to protect precious collections. We have access to programs that offer worldwide coverage that offers unprecedented freedom and flexibility, particularly for those who insure jewelry. In addition, your client will have access to comprehensive collection management services designed to protect, preserve and enhance the value of their fine collectibles.



Auto

We have access to an automobile program that is specially designed for owners of high-value vehicles. If you have clients in households where there are more cars, especially classic and collector cars, than drivers this program will be particularly enticing.



Yacht

All boats are not created equal, which is why access to comprehensive insurance for a wide range of watercraft – from small boats used on inland lakes to “super yachts” cruising worldwide – is critically important for your clients who own watercraft.

Excess Liability

In our litigious society your elite clients are among the most alluring targets of liability lawsuits because of their personal wealth. It is important your clients secure coverage that provides a level of worldwide protection against personal injury, property damage and catastrophic financial losses that meets the level of loss an individual with their standing faces.

Excess Flood

Many U.S. homeowners obtain basic flood protection from the National Flood Insurance Program (NFIP), but the property values of high net worth residences often greatly exceed NFIP coverage limits. To close this gap in protection, we offer access to an Excess Flood product that can protect each property up to its full replacement value.

Working with AIP

- Once a signed agency agreement is in place, it is very simple to do business with us.
- We need completed Accord applications for new business quotes on package policies.
- We have an exclusive personal insurance program that includes coverage for homes, valuable articles / collectibles, autos, yachts and liability. To qualify, the primary residence must be valued at or above \$1 million or the annual package premium must total \$10,000.
- Please follow the instructions for quoting new business, policy endorsements, etc as indicated in the attachment “AIP Workflow.”
- *We would define our typical high net worth personal insurance client as executives or business owners who have more than one home, high-valued cars, extensive collections of art and jewelry, recreational vehicles, a luxury yacht, a private jet or fractional share in one and domestic staff.*
- We are able to assist you with creating a complete policy that focuses on:
 - *Underwriting Flexibility*
 - *Products based on the needs of your clients*
 - *Risk Management Services tailored to your client*
 - *Insurance Carrier with Strength and Stability*
 - *Claims Experts*

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