



PIER (Pollution Incident and Environmental Response)[®] Program – Frequently Asked Questions

Q. What exactly is the PIER Program?

- A. The PIER (Pollution Incident and Environmental Response)[®] Program is designed to assist AIG insureds with their response to petroleum, chemical, or hazardous material spills or other catastrophic pollution incidents at their facilities or from their fleet vehicles. PIER on-call representatives are standing by 24 hours a day, seven days a week to help assemble the correct response team from our national network of emergency response contractors, environmental consultants, remediation contractors, and other specialized firms. Additionally, a host of investigative & crisis management services can also be accessed.

Q. Why should I use the PIER Program?

- A. The PIER Program provides you with access to a national network of emergency response resources with just one phone call. All of the contractors in the PIER network have been subjected to a rigorous screening process, ensuring only the most reputable contractors are referred. As an AIG insured, you will benefit from our buying power with the reduced rates that we have already negotiated with our PIER service providers.

Q. How do I access the PIER Program when I have an emergency?

- A. To access the PIER Program 24 hours a day, simply dial toll-free 1-877 PIER NOW (877.743.7669) and you will be connected to the Emergency Response Hotline. Speak with an AIG operator regarding your emergency, and an on-call PIER Consultant will contact you, collect vital information, and assist in the dispatch of any emergency response services that you require.

Q. What are my responsibilities through the response process?

- A. You are ultimately responsible for responding to and resolving your environmental pollution incident. The PIER Program is offered to assist you in the overall incident response process.

Q. Are my claim reporting requirements satisfied by accessing the PIER Program?

- A. No. Please refer to your insurance policy for claim reporting requirements.

Q. By initiating a response through the PIER Program, does this mean that my claim will be covered? If not, who pays for the PIER services?

- A. All coverage determinations are made by an AIG Claims department after conducting a factual analysis of the incident and a review of the insurance policy. Covered costs will be paid or reimbursed up to the limit of the policy, subject to any deductible or retention amount. If it is determined that the incident is not covered by the policy, then you will be responsible for payment of the response. In either situation, you will still benefit from the pre-negotiated, discounted rates offered by our PIER Network service providers.

Q. How large does an incident have to be before I can contact PIER?

- A. PIER is designed to provide assistance for any size incident, no matter how large or small. PIER can help you with the dispatch of an emergency responder for minor transportation-related spills or with the coordination of a comprehensive response to a catastrophic event at fixed facilities.

Q. Can I use PIER even if the response to my incident is not likely to exceed my deductible or result in a covered claim?

- A. Yes. The only prerequisite to using the PIER Program is that you have an AIG policy in effect at the time of the incident.

Q. What do I need to do to sign up for the PIER Program?

- A. Although pre-registration is not a requirement, we encourage you to contact a PIER Program representative to discuss pre-incident planning to be implemented in the event of an environmental emergency.

Q. Who should I contact to discuss the PIER Program?

- A. To find out more about PIER Program benefits and services, please contact your underwriter.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.