

Offering more to Personal Insurance Customers

Personal Liability Coverage That Protects Your Lifestyle



Fireman's FundSM
Insurance Company

A company of **Allianz** 

Devastating judgments for personal liability can result from even the most common activities such as driving a car or owning a pet.

As your assets accumulate and your lifestyle changes, you can become a more attractive target for personal liability lawsuits.



Your exposure increases when:

- You drive neighbor children to after-school activities.
- Your teenager starts driving.
- You host a party or have guests at your home.
- You serve on a nonprofit organization's board of directors.
- You hire domestic help.

In today's society, legal proceedings, settlements and judgments for personal liability can run into the millions of dollars, often beyond the scope of typical homeowner and auto insurance policies – even if you've added standard umbrella coverage.

Your company wants you to enjoy what you've earned. Your company also knows that you perform your best when free from outside pressures. That's why your company offers you Group Excess, the group member version of Prestige Excess[®] personal liability insurance from Fireman's Fund[®], as part of your employee benefits package.



Two-thirds of all state tort lawsuits stem from auto accidents; dog bites account for one-third of all homeowners liability claims.

Why Group Excess?

Comprehensive personal liability coverage is hard to find on the open market. Many current homeowners and auto policies set low limits on their coverage amounts or fail to offer coverage for important categories of liability.

Most contracts are designed for the average American household and don't adequately protect more affluent households. Fireman's Fund Group Excess offers high coverage limits and broad categories of liability coverage that exceed what most other personal liability insurance carriers offer.

Questions?

Questions about your benefits or how to enroll in the program should be directed to your company's benefits manager.

* Please refer to your benefits representative or handbook for specific information regarding the coverage your company has purchased. Coverages vary by company plan.

Heritage ProgramSM

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.

Group Excess Covers*

- Personal liability.
- Bodily injury.
- Property damage.
- On- and off-premises accidents.
- Incidents involving pets.
- Slander.
- Libel.
- Wrongful eviction.
- False arrest.
- Auto-related liability.
- Recreational vehicles (including boats).

Learn more www.firemansfund.com/excess

www.firemansfund.com

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

©2009 Fireman's Fund Insurance Company, Novato, CA. All rights reserved.