

Offering More to Personal Insurance Customers

# Protection Crafted for Fine Homes

Why settle for insurance that doesn't reflect – or protect – your unique home?



**Fireman's Fund**<sup>®</sup>  
Insurance Company

A company of **Allianz** 

## A policy built for homes like yours

From Victorian architecture to new construction, we understand the coverage needs of fine homes – and can provide knowledgeable, responsive claims expertise if there's a loss.



### A Higher Level of Protection

Ordinary policies don't protect you when building costs exceed the amount of coverage in your policy. Among the most generous of policies, Prestige<sup>®</sup> Home Premier pays the full cost to replace your home – no matter how much the replacement ends up costing.\* Be wary of policies that cut corners if rebuilding costs are higher, leaving you with something far less than expected.

### A Choice Policy

Need to live elsewhere during repairs? Prestige Home Premier respects your standard of living with choices for comparable living expenses.

The typical policy only pays up to 20 percent of the stated limit on your house, or 40 percent of the personal property limit for your condominium – and usually for no more than 12 months. Our coverage is unlimited. And because we understand that rebuilding can be a lengthy, complex process – especially after a natural disaster – we provide ample time to begin reconstruction.

Choose not to rebuild after a total loss, or want to build elsewhere? Building a smaller home? A cash settlement option gives you the freedom to decide. And if you do rebuild, you won't be rushed into starting construction.

**Unlike standard policies, ours covers the costs of rare or custom work typically found in fine homes – and guards against cost increases from changes in building codes**

Learn more: [www.firemansfund.com/home](http://www.firemansfund.com/home)

\* Limitations apply in CA, FL, and TX.



## Above and Beyond

To enhance this extraordinary coverage, we provide the following advantages with Prestige® Home Premier (in some states, these features are offered separately as coverage enhancements):

- Waiver of deductibles as high as \$50,000\* when losses exceed that amount.
- Replacement coverage for garages and fences and other structures.
- Coverage for identity fraud expenses, business property, and electronic devices.

Additional protection is available through optional endorsements you may add to your policy. These endorsements provide coverage for:

- Landscape.
- Permanently installed equipment that breaks down.
- 'Green' rebuilding and replacement.
- Damage from surface water, flooding, and mold.

\*Amount may vary depending on state of residence.

## Peace of Mind

Our Risk Services and Solutions program provides comprehensive disaster readiness and loss prevention consultation for Prestige Home Premier policyholders. This approach reflects our partnership with you and your agent, which is focused on proper coverage and comprehensive asset protection.

## Staking Our Claims

If you suffer a loss, you don't need complications from your insurer. Our high-touch claims service is a positive experience from first report of loss through repair, restoration, or rebuilding. We provide a single point of contact, fast assessment of needs, and resolution in a timely manner – all with your satisfaction in mind.

[www.firemansfund.com](http://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.

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## The Advantage of Replacement Cost

Some policies insure only for actual cash value while others cover replacement cost. What's the difference? When actual cash value is used, the policyholder is entitled to the depreciated value of the damaged property. Some policies may pay up to 125% of the actual cash value.

The Fireman's Fund approach overcomes these kinds of concerns with a policy that pays the *complete* replacement cost – including rare and custom work.

Under replacement cost coverage, the policyholder is reimbursed the amount it costs to replace the property and its contents with something of a similar type and quality at current prices.

## Backed by the Financial Strength of Allianz

Fireman's Fund is owned by Allianz, one of the largest insurance and financial services companies in the world. You can trust Fireman's Fund to provide you with the peace of mind you are looking for, and the insurance you need to protect your valuables and your lifestyle.

To learn more about the Allianz Group, talk to your independent insurance agent or visit our Web sites: [www.firemansfund.com](http://www.firemansfund.com) or [www.allianz.com](http://www.allianz.com).

## Supporting Firefighters for Safer Communities

Fireman's Fund Insurance Company was founded in 1863 with a mission to donate a portion of our profits to support the fire service. We continue that tradition today through our Heritage Program<sup>SM</sup> by awarding grants to fire departments for needed equipment, training and community education programs in partnership with our independent agents and employees. To learn more, visit our Web site at [www.firemansfund.com/heritage](http://www.firemansfund.com/heritage).