

Offering More to Personal Insurance Customers

Prestige[®] Home Premier

Protection Crafted for Fine Homes and Lifestyles



Fireman's FundSM
Insurance Company

A company of **Allianz** 

Crafted for your lifestyle

Unlike ordinary policies, Prestige[®] Home Premier responds with a higher level of protection for fine homes and lifestyles.



A Distinct Advantage

Ordinary policies don't protect you when skyrocketing building costs exceed the amount of coverage in your policy. Among the most generous of policies, Prestige[®] Home Premier pays the Full Cost Replacement Coverage of 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.

Most homeowners policies only pay up to 30 percent of the stated limit on your house, or 40 percent of the personal property limit for your condominium. Our coverage is unlimited.

Choose not to rebuild after a total loss? Building a smaller home? A cash settlement option gives you the freedom to decide.

There's more:

- A layer of protection for most items in your home at full current replacement value – without depreciation.
- A home protection review, where we may survey your home to make suggestions on safety or security, document custom features, and detail your home's replacement cost.

Learn more: www.firemansfund.com/home



Home Sweet Condo

Own a condo or co-op? Prestige® Home Premier complements your homeowners association policy by providing protection for your contents, as well as additions and alterations. And Prestige® Home Premier helps bridge gaps in your coverage.

For example, when a homeowners association assesses units for a common loss, the typical policy would pay you just \$1,000. Prestige® Home Premier surpasses the norm – with provisions for loss assessment up to \$50,000.

Above and Beyond

To enhance this extraordinary coverage, we provide the optional Added Measure Endorsement available with Prestige® Home Premier:

- Expands identity fraud expense coverage up to \$25,000.
- Includes ransom and kidnap expense coverage up to \$25,000.
- Increases business property coverage up to \$25,000.
- Raises electronic devices coverage up to \$25,000.
- Additional protection is available through optional endorsements you may add to your policy. These endorsements provide coverage for:
 - Landscape.
 - Business at home.
 - Surface water and flood.
 - Earthquake and wind. (Not available in all states.)

Lifestyle Peace of Mind

Reflecting our comprehensive approach to insuring your home, we've expanded the typical insurance program to include personalized asset protection solutions for the home, auto, private collections, personal liability, and much more.

Our Risk Management Advisory Services program provides comprehensive disaster readiness and loss prevention consultation and solutions for Prestige® Home Premier policyholders. This approach reflects our partnership with you and your agent – with the proper coverage and comprehensive asset protection, you benefit from convenience and peace of mind.

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.

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 ProgramSM 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.

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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