

For Personal Insurance Agents and Brokers

# Allianz Personal Auto Policy\* Prestige Auto® Premier

\*Underwritten by National Surety Corporation



**Fireman's Fund**  
Insurance Company

A company of **Allianz** 

For Kansas, Missouri, Ohio, Oregon, and Tennessee

## Auto insurance on your clients' terms – across a broad spectrum of the market.

Now you can offer competitive auto insurance through a new precision-pricing platform.

### Flexibility in Price and Product

Your clients have more options with two products on the same new pricing platform. You can quote general market *and* high net worth business using the same online policy administration system. A multi-variate model prices each risk based on a unique combination of characteristics and how those characteristics fit together.

### Customers with these and other characteristics will receive favorable pricing:

- Good driving records.
- Stability (above-average IBS, years with prior carrier, home ownership).
- Cross-sold accounts.
- More cars than drivers.

### Other Vehicles

We make it easy for your clients to cover vehicles they own other than their cars.

- Allianz Personal Auto Policy: Miscellaneous vehicle coverage for trailers and campers only.
- Prestige Auto Premier: Miscellaneous vehicles can now be added to the policy, including motor homes, motorcycles, collector cars, trailers, and campers.

### Allianz Personal Auto Policy

- Six-month policy term. (Policy mailed directly to customer.)
- Repairs guaranteed.
- Transportation expenses covered.
- Coverage for audio tapes, compact discs, and other media.

### Prestige Auto Premier

- 12-month policy term. (Policy mailed to agent.)
- Choice of repair shop and original manufacturer's parts.
- Lock in car's value at beginning of each policy term. (New optional coverage replaces insured's auto with the most current model year available. Hybrid upgrade also available.)
- Worldwide liability coverage.
- Full glass with no deductible.
- Comparable rental car up to \$10,000.
- Roadside response included, tow to preferred mechanic.
- Deductible waived when other party is at fault and has liability coverage.
- Trip interruption with living expenses up to \$1,000.

## Fireman's Fund® Auto Insurance Coverage Comparison

Coverage	Allianz Personal Auto Policy	Prestige Auto® Premier	We want to be your go-to carrier for the high net worth/affluent and general markets.
Vehicle valuation	Based on Actual Cash Value.	Value of car locked in for policy term. No deductible for total loss. Full replacement available for new cars. Pays ACV if higher.  Optional coverage replaces insured's auto with the most current model year available. (Coverage must be added within three years of car's model year, available for up to five model years.)	<p><b>What this means for you:</b></p> <ul style="list-style-type: none"> <li>Flexibility to choose the right product for your customer's needs</li> <li>Acceptance of standard and preferred business regardless of account size.</li> <li>Ability to offer courteous, professional claims service and financial stability to all standard and preferred auto customers.</li> </ul> <p>The new pricing and processing platform also includes higher credits:</p> <ul style="list-style-type: none"> <li>Future effective date (up to 10%)</li> <li>New car (up to 26%)</li> <li>Good student (up to 15%)</li> <li>Accident/violation free (up to 36%)</li> <li>55 and retired (up to 10%)</li> </ul> <p>Your clients are eligible for credits when they also insure their homes, other property, and personal liability with Fireman's Fund. For details, talk to your Fireman's Fund representative.</p>
Transportation expenses	\$600 per occurrence, with a \$20 per day limit.	Comparable car rental up to \$10,000 with no per-day limit.	
Personal property	Not offered.	Up to \$1,000.	
Guaranteed repairs	All repairs done at our quality-screened shops are guaranteed for as long as insured owns car.	All repairs done at our quality-screened shops are guaranteed for as long as insured owns car.	
Coverage for keys	Not offered.	Replaces lost or stolen keys, retrieves keys locked in car, re-keys if car is stolen and recovered.	
Worldwide coverage for rented or borrowed vehicles	Not offered.	Up to 90 days. Purchase of domestic auto insurance may still be required by certain countries.	
OEM parts	Not offered.	Included.	
Betterment	Betterment applies.	Waived.	
Coverage for audio tapes, compact discs, and other media	\$200 if Increased/Excess Electronic Equipment purchased, otherwise available as optional endorsement.	\$200	
Vehicle identity theft/fraudulent title	Not offered.	Included.	
Pet injury	Not offered.	Up to \$5,000 for injury as a result of a covered accident.	

Fireman's Fund® contributes a portion of profits to support firefighters for safer communities. For more information, visit [www.firemansfund.com/heritage](http://www.firemansfund.com/heritage).

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

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The Allianz Personal Auto Policy is underwritten by National Surety Corporation.

Coverage presented in this brochure is available in Kansas, Missouri, Ohio, Oregon, and Tennessee. For other states and territories, call your Fireman's Fund representative.

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. Coverage may differ by state.

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