

Offering More to Personal Insurance Customers

Protection Crafted for Fine Florida Homes

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



Fireman's Fund[®]
Insurance Company

A company of **Allianz** 

A policy built for homes like yours

From Mediterranean and Mission Revival architecture to new construction, we understand the coverage needs of fine Florida 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 skyrocketing building costs blast through the amount of coverage on your policy. With Prestige[®] Home Premier you can customize your policy with coverage that increases the amount available to rebuild your home by up to an additional 150 percent above the insured value. In addition, we provide up to 50 percent of the insured value for increased costs due to changes in building codes.

A Choice Policy

Need to live elsewhere during repairs? Prestige Home Premier respects your standard of living with choices for comparable living expenses – by paying up to 30 percent of the stated limit on your house, or 40 percent of the personal property limit for your condominium. And because we understand that rebuilding can be a lengthy, complex process – especially after a natural disaster – we don't impose a time limit.

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.

Above and Beyond

To enhance this extraordinary coverage, we provide the following advantages with Prestige Home Premier:

- 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.

* Does not apply to hurricane or other specifically-listed deductibles.





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.

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.

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.

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.

For example, your Italian marble floors would be covered for the cost of the materials and installation, even if these costs are higher at time of replacement than they were for the original installation. The policy would also rebuild your downstairs home theater and wine cellar.

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 and Allianz 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 Allianz, talk to your independent insurance agent or visit our Web sites: www.firemansfund.com or 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 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.

Learn more: www.firemansfund.com/home

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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