

Offering More to Personal Insurance Customers

Green Insurance Coverage For Your Home

The Green Home and Personal Property Upgrade.



Fireman's Fund[®]
Insurance Company

A company of **Allianz** 



Why Go Green at Home?

It's Cost-Effective: According to the U.S. Green Building Council, green homes use 40% less energy than comparable standard homes. And with efficient plumbing and bathing fixtures, drought-tolerant landscaping and water-conserving irrigation systems, green homes use an average of 50% less water than standard homes.

Healthier, Safer Living: The use of toxin-free building materials helps reduce indoor air pollution, which can be more harmful than outdoor pollution. Green homes also have fewer problems with mold or mildew – thanks to natural ventilation and the use of mechanical ventilation systems to filter and bring fresh air inside and vent stale air outside.

Environmental Sensitivity: Using rapidly-renewable and recyclable building materials means far fewer natural resources are used in the construction of a green home. And the use of wood that is certified by the Forest Stewardship Council helps promote socially and environmentally beneficial forestry practices.

Our Environmental Commitment and History

Fireman's Fund is a company of Allianz, one of the world's largest providers of insurance and financial services. Fireman's Fund was the first company in the U.S. to offer 'green' commercial insurance products and follows that trend with the 'green' home policy enhancement. Allianz ranks as the most sustainable insurer in the Dow Jones Sustainability index. Allianz has a commitment to reduce its carbon emissions by 20% by 2012.

Going Green After Damage or Loss

The Green Upgrade pays to replace damaged materials and equipment to meet standards set by the U.S. Green Building Council. The coverage also:

- Provides an additional amount to hire a Leadership in Energy and Environmental Design (LEED[®]) accredited professional to help with the home's design and construction, with an added amount to pay certification costs.
- Replaces damaged or destroyed electronic appliances with equivalent ENERGY STAR-qualified equipment.
- Provides energy-efficient upgrades to building materials, interior lighting systems, roofing, interior plumbing, and heating and cooling systems.

Learn more: www.firemansfund.com/green

Rebuilding Green? Now You Have a Choice.

You and your family depend on your home insurance policy for protection, comfort, and convenience. Now you can add the feeling that you can reduce your environmental footprint and live in a healthier environment.

It's all about choice. Our new Green Upgrade policy enhancement provides options to upgrade your home to 'green' standards in the event of a loss.

For example, you can use construction materials made from sustainable wood and low volatile organic compounds (VOCs). You can replace your appliances with those that are ENERGY STAR®-qualified. And your policy will even pay for green industry professionals to help with the planning and construction.

The premium for this new coverage is only \$70 per \$1 million in insured value. In other words, you can insure a million-dollar home to green standards for about the cost of a tank of gas.

Insured Value (Coverage A)**	Annual Premium Costs
< \$350,000	\$25 (minimum amount)
\$1 million	\$70
\$2.5 million	\$175
\$5 million	\$350
\$8.6 million +	\$600 (maximum amount)

* as indicated in the Prestige® Home Premier Policy



Fireman's Fund is a member of the U. S. Green Building Council

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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What the Green Upgrade Provides If You Have a Loss

If a total loss occurs, Fireman's Fund® will pay to rebuild your home to meet "certified" requirements of the LEED for Homes Green Building Rating System of the U.S. Green Building Council. The coverage also pays for environmentally-sensitive demolition and debris removal, and promotes the use of sustainably-developed and recycled materials, including:

- Forest Stewardship Council-certified wood for millwork, ceilings, siding, and framing (including bamboo flooring), where available.
- Low VOC interior finish materials, including paints, coatings, primers, and sealants; and the replacement of ozone-depleting substances like CFCs.

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.

Claims Service Pledge

For 145 years, we've shown an unwavering commitment to our policyholders when they sustain a loss. We promise to help get our policyholders' lives back on track as quickly as possible by providing knowledgeable claims professionals and a timely resolution. You can reach our claims professionals at **1.888.FIREHAT** (347.3428).