

Offering More to Personal Insurance Customers

# Protecting Your Assets from the Threat of Liability

The more you have, the more you have to lose.  
That's why it makes sense to plan for the unexpected.



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

A company of **Allianz** 

## How Deep Are Your Pockets?

While your homeowners and automobile insurance may have a layer of protection, it may not be enough. Prestige Excess<sup>®</sup> is the answer.



As your assets accumulate and your lifestyle changes, you can become a more attractive target for personal liability lawsuits. Many homeowner and auto policies set low coverage amounts or fail to offer coverage for important categories of liability.

A Prestige Excess policy lets you safeguard the true value of your assets, with coverage amounts available up to \$100 million. The policy covers you over and above your primary auto, homeowners, watercraft, or other policy for such things as bodily injury, property damage, and legal defense costs – with no deductible.

When you're hit by a liability lawsuit, you can design your own defense team from our roster of approved attorneys. The policy also provides you with up to \$25,000 for your own attorney to consult with ours – and you have the option to increase that amount.

And when a lawsuit brings out the paparazzi, the policy pays \$25,000 to hire a crisis management or public relations firm to help mitigate damage to your reputation. You can add more coverage if you think your costs may be higher.

You can customize your policy by adding these optional coverages:

### Option 1: Protection When Others Lack Insurance

The Underinsured/Uninsured Personal Liability coverage protects you in the event of damages incurred when others are liable and are themselves uninsured or underinsured. This option was the first coverage of its kind in the nation.

We offer up to \$10 million in protection from damages caused by uninsured or underinsured motorists. It also covers bodily injury, property damage, and personal injury resulting from occurrences *not* involving an auto. This option covers you both ways.

### Option 2: Domestic Employee Lawsuit Coverage

It's not uncommon for residence employees nowadays to make claims alleging wrongful employment acts or sexual harassment.

A Prestige Excess policy with Employment Practices Liability coverage should be a part of your financial protection plan. You'll be protected up to \$5 million against employment-related discrimination, sexual harassment, and wrongful termination suits. And you're protected when you have ten or fewer residence employees working at least 15 hours per week.

### Option 3: Non-Profit Board Member Protection

Unfortunately, many non-profits don't carry enough coverage to adequately protect their directors and officers. You could be personally liable for the gap in any settlement – not a comforting thought.

This optional addition to your Prestige Excess policy more fully covers directors and officers of non-profit religious organizations, charitable and philanthropic groups, museums, libraries, arts organizations, homeowners' associations, and more – with protection of up to \$10 million.

### Option 4: Manage a Family Trust With Confidence

Optional coverage is also available to protect you from damages involved in managing a family trust. For about the price of an hour of attorney time, you get peace of mind and protection from a broad range of liabilities, including mismanagement of funds and exposures from errors and omissions.



### Are You Really Covered?

Your homeowner and automobile insurance policies may not be enough to cover real-life jury awards like these:

- Auto collision at controlled intersection, 25-year-old female becomes comatose.  
**\$10 million**
- Toddler squeezes through fence and wanders into swimming pool, suffers brain damage.  
**\$4.6 million**
- Male guest falls from porch at a residence, suffers aggravated vertebral injury.  
**\$8 million**

Ask your agent representing Fireman's Fund® about adding a Prestige Excess® policy to your portfolio. While your premium depends on the number and location of homes, cars, watercraft, and other items you own, as well as the liability limits you choose, you'll be surprised at how affordable it is to have protection and peace of mind.

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

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit [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. Available coverages, credits, and options may differ by state.

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