

Offering More to Personal Insurance Customers

Historic Home Coverage From Fireman's Fund[®]



Fireman's FundSM
Insurance Company

A company of **Allianz** 

We Proudly Insure the Newport Mansions – and Other Historic Homes.

Among our most unusual customers is the Preservation Society of Newport County, Rhode Island, which owns 11 beautiful mansions from Hunter House (built in 1748) to the opulent cottages of Newport's "Gilded Age."

In addition to insurance protection, Fireman's Fund Insurance Company provides extensive risk management consultation to The Preservation Society. It took more than a month for two Risk Management Advisors (RMAs) from Fireman's Fund[®] to compile the full replacement cost of each property and then pull together the most ambitious risk management survey ever undertaken by Fireman's Fund.

Why Fireman's Fund Leads in Historic Home Coverage

Some carriers hesitate to take on historic home coverage, citing the high costs and difficulty of replacing special materials. Fireman's Fund, however, is committed to doing whatever it takes to protect our customers' historic homes. Our approach includes:

- Localized, knowledgeable resources. Our Risk Management Advisors (RMAs) are very familiar with local historical and residential codes. If you're new to historic home ownership or new to Fireman's Fund, our RMAs will visit your home and identify unique features of historical importance.
- Commitment to reproduction, not just replacement. Local commissions will mandate that official landmarks be renovated as originally built. Also, repairs to historic homes must meet current residential codes. We help you restore your property without disturbing the historical features of your home and by covering the costs of full-code upgrades.
- Historical knowledge base. We've insured and helped care for historic buildings and homes for decades. In addition to the properties of The Preservation Society of Newport County, we also insure Mount Vernon and several significant homes designed by Frank Lloyd Wright, among many other notable properties.
- Expansion to commercial properties. Fireman's Fund[®] introduced the industry's first comprehensive insurance policy designed for owners of historic commercial properties. Our historic property policy includes flexible coverages, for everything from the cost of replacing a hand-carved door to hiring an expert able to document rebuilding.

Learn more: www.firemansfund.com/historichome

Your Historic Home

We not only provide a thorough risk management review for preserving your unique property, we can also offer coverages that other carriers typically do not. For instance:

- We pay to recreate like kind and quality – even if the replacement cost exceeds your coverage.
- We have no monetary limits on loss of use coverage – if you incur a serious loss, your living expenses are paid until your historic home is fully restored.
- We do all research and coordination necessary to replace vintage features such as antique carved paneling or stained glass windows.
- We even have an option to cover each rare plant, bush and tree on your home's grounds, individually – an option that other insurance carriers don't usually provide.
- Our Risk Management Advisors (RMAs) can also provide access to builders and restoration experts who specialize in older home preservation, an important link if you don't already have those connections.

For insurance coverage that's worthy of your vintage or historic home, contact your independent agent representing Fireman's Fund. Ask about our Prestige® Home Premier policy for homeowners with historic homes.

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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Photo of Chateau-sur-Mer -- provided courtesy of The Preservation Society of Newport County, Newport, RI, insured by Fireman's Fund.

"These houses are so unique and so full of detail – it's not just about providing insurance for them, but helping them to preserve American history."

– Mark McCormick,
historic home specialist, Fireman's Fund®