

Offering More to Personal Insurance Customers

Prestige® Portfolio Insurance on Your Terms

Protect your property and possessions and diminish the threat of liability – with one insurance company.



Fireman's Fund®
Insurance Company

A company of **Allianz** 

Peace of mind from a financially strong insurance company that understands your needs.

Why juggle several companies to insure your property and possessions, when one company can cover all of your needs and offer discounts in the process?



Take the guesswork and complication out of finding the right coverage. You'll also simplify the claims process in the event of a loss. Your independent insurance agent can help you customize coverage to fit your needs.

Talk to your agent to learn more about these and other coverages available from Fireman's Fund®.

Protection Crafted for Fine Homes

Prestige® Home Premier Ordinary policies don't protect you when costs exceed the amount of coverage in your policy. Ours pays to replace your home, no matter how much it ends up costing.* So if building costs climb or the rebuilding of your home involves meeting new code standards – you're covered. If you need to move out during repairs, the policy will pay for you to enjoy the same standard of living for as long as necessary. And if you choose not to rebuild in the same location, the policy pays you to build elsewhere.

Not All Car Insurance is Created Equal

Prestige Auto® Premier Your car's performance, comfort, safety, and style are a cut above. Shouldn't your insurance reflect this same quality? Don't let sub-par coverage change what you love about your car. Choose your own repair shop and use original manufacturer's parts. The policy also locks in the value of your car to minimize depreciation, and will pay up to \$10,000 for a comparable rental car while yours is in the shop.

Learn more: www.firemansfund.com

*Limitations apply in FL, CA, and TX.

A hassle-free way to insure your home, car, and valuables, and protect yourself from liability.



The Fine Art of Insuring Your Valuable Collections

Prestige Collections® One-of-a-kind protection for your fine art, jewelry, rugs, books, wine, antiques, silver, collector cars, and other valuables. The policy lets you choose how you want to insure your valuables – either itemized or for one total value – and protects you from market volatility. And our coverage is global, so you can add to your collection anywhere in the world and know that your new treasure will be covered immediately. And there are no deductibles. None.

Reducing Your Exposure to Liability Lawsuits

Prestige Excess® The more you have, the more you have to lose. As your assets accumulate, you can become a more attractive target for liability lawsuits. And while your homeowners and auto insurance may have a layer of protection, it may not be enough. That's why it makes sense to plan for the unexpected. Our policy lets you safeguard the true value of your assets with coverage for such things as bodily injury, property damage, and legal defense costs – with no deductible. Coverage is available up to \$100 million.

Watertight Protection for Your Yacht

Prestige Yacht® and Prestige Watercraft® We look beyond your vessel and work to understand you and your exact coverage needs, leveraging our vast experience in marine insurance. We expand your boating horizons with coverage beyond the U.S. and Canada. We can also customize your policy to cover potential risk scenarios based on your travel itineraries.

Giving You Credit

By choosing to consolidate your insurance, you are eligible to reduce the cost of your auto insurance if you also insure your home and valuable collections with

Fireman's Fund. And you can earn discounts on your home insurance for installing security systems, backup generators, and more.

Backed by Financial Strength

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 property, assets, and valuables. Allianz and Fireman's Fund continue to earn among the highest ratings for financial strength – which is especially important in today's economic climate.

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. And when your home, car, and valuables are insured with the same company, the claims experience is easier.

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 equipment, training, and community education programs. These grants are awarded in partnership with our independent insurance agents and our employees. To learn more, visit 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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