

For Personal Insurance Agents and Brokers

Prestige[®] Home

Insurance Designed for the Texas Lifestyle



Fireman's FundSM
Insurance Company

A company of **Allianz** 

Respectful of fine craftsmanship.
Protective of your clients' lifestyles.

The level of quality and comfort in your client's high value home was years in the making. Why shouldn't their insurance coverage reflect this attention to detail? That's why we created Prestige Home Premier.

The table below shows you how Fireman's Fund[®] Prestige Home Premier stands out when compared to standard homeowners coverage in Texas.

Texas Forms Comparison

Coverage	HO-B	HO-C 1-02 TX	Prestige [®] 5246 10-05 TX	Prestige Home Premier 5250T 3-08
Section I – Property				
Dwelling – Comprehensive Coverage	Yes	Yes	Yes	Yes
Other Structures	10% of Dwelling	10% of Dwelling	20% of Dwelling	20% of Dwelling
Personal Property	40% of Coverage A	50% of Coverage A	70% of Coverage A	70% of Coverage A
Personal Property – Comprehensive Coverage	Named Perils Only	Yes	Yes	Yes
Replacement Cost for Personal Property	No	No	Yes	Yes
Loss of Use	20% of Dwelling	20% of Dwelling	All reasonable expenses – No deductible	All reasonable expenses – No deductible
– Civil Authority	No	No	30 days	30 days
– Earthquake, landslide, volcanic	No	No	\$2,000	\$2,000

Coverage	HO-B	HO-C 1-02 TX	Prestige® 5246 10-05 TX	Prestige Home Premier 5250T 3-08
Section I – Special Limits				
Recreational Vehicles	On residence premises only	On residence premises only	\$1000 While away from residence premises	\$1,000
Golf Cart	On residence premises only	On residence premises only	\$1000 While away from residence premises	\$5,000
Money	\$100	\$100	\$2,000	\$2,000
Trailers	Designed for use off public roads or boat trailers on residence premises only	Designed for use off public roads or boat trailers on residence premises only	In addition to HOB and HOC coverage. \$3,000	\$3,000
Watercraft	On land on residence premises only	On land on residence premises only	In addition to HOB and HOC coverage. \$2000 While away from residence premises	\$5,000
Recreation Data Records	No	No	\$5,000	\$5,000
Securities	\$500	\$500	\$5,000	\$5,000
Theft of Jewelry and Furs (including Mysterious Disappearance)	\$500 Combined	\$500 Combined	\$5000 Each	\$5000 Each
Stamps, Coins	N/A	N/A	N/A	\$5,000
On Premises Business Property	\$2,500	\$2,500	\$25,000	\$25,000
Off Premises Business Property	No	No	\$25,000	\$25,000
Electronic Apparatus for Vehicle	No	No	No	\$25,000
Jewelry/Silver/Securities in Bank Vault	\$500	\$500	\$50,000	\$50,000
Personal Property Off Premises	10% of Personal Property limit	At a secondary location, 10% of Personal Property limit or \$1000, whichever is greater	At a secondary location, 10% of Personal Property limit or \$10,000, whichever is greater	At a secondary location, 10% of Personal Property limit or \$10,000, whichever is greater
Deductible				
Waive deductible if loss < \$50,000. Does not apply to special deductibles (e.g., wind, hail, earth movement, etc.) or deductibles > \$50,000	No	No	No	Yes
Additional Property Coverages				
Collapse	Silent	Silent	Silent	Decay, weight & defective material
Credit Card Fraud Protection	No	No	\$10,000	\$10,000
Identify Fraud Expense	No	No	\$25,000	\$25,000
Kidnap and Ransom Expense	No	No	\$25,000	\$25,000
Fire Dept Service Charge	Silent	Silent	\$1,000	\$1,000
Land	No	No	10% of Dwelling limit	10% of Dwelling limit

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Lock Replacement	No	No	\$1,500	\$1,500
Debris Removal	Reasonable costs if damaged property	Reasonable costs if damaged property	Reasonable costs if damaged property	Reasonable costs or \$1,000 for trees not damaging property
Trees, Shrubs, Plants and Lawns	5% of Dwelling limit. \$250 limit per tree, plant or shrub	5% of Dwelling limit. \$250 limit per tree, plant or shrub	Greater of 5% of Dwelling or \$10,000. \$1000 limit per tree, plant or shrub	Greater of 10% of Personal Property or \$10,000. \$1000 limit per tree, plant or shrub
Reasonable Repairs to Protect Property / Removal of Property	Yes – 30 days each location moved to	Yes – 30 days each location moved to	Yes – 30 days each location moved to	Yes – 90 days
Loss Assessment	No	No	\$50,000	\$50,000
Full Replacement Cost on Dwelling	No	No	Yes, up to 100% over the stated limit – All Perils	Yes, limited to 100% for loss due to Hurricane
Building Code Upgrade	No	\$5,000	Yes	Yes
Burial Vaults	Silent	Silent	Silent	\$5,000
Arson Reward	No	No	\$5,000	\$5,000
Refrigerated Products	Policy deductible	Policy deductible	Policy deductible	\$100 deductible
Ensuing Fungi Remediation Coverage – cost of testing, remediation, etc	No	No	No	\$10,000
Comprehensive Coverage for Glass Breakage	No	No	Yes	Yes
EQ Coverage for Contents	No	No	Yes	Yes
Windstorm, Hurricane or Hail to cloth awnings, greenhouses, radio/television towers, outside satellite dishes, etc.	Not covered	Not covered	Not covered	Covered unless excluded by endorsement
Mysterious Disappearance of Building Supplies Off Premises	Not covered	Not covered	Not covered	Yes
Section I – Conditions				
Vacancy – Coverage A suspended after 60 days	Coverage A suspended after 60 days	Coverage A suspended after 60 days	Coverage A suspended after 60 days	5% deductible applies unless FFIC is notified. Then 25% premium surcharge applied.
Section I – Exclusions / Property Not Covered				
Freezing while building unoccupied	Only if care taken to maintain heat or shut off water	Only if care taken to maintain heat or shut off water	Only if care taken to maintain heat or shut off water	Yes
Personal Property breakage of fragile articles	Not Covered	Not Covered	If from earthquake	Yes
Personal Property damage from cleaning, refinishing, restoring, renovation, or repairing property other than jewelry/furs	Not Covered	Not Covered	Not Covered	Yes
Pollutants	Silent	Silent	Silent	Only covered if sudden and detectable within 7 days

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Earthquake	Not Covered	Not Covered	Not Covered	Dwelling – optional endorsement; Personal Property – covered
Water Damage – Flood / Surface Water	Not Covered	Not Covered	By endorsement	By endorsement

Fireman’s Fund® is proud that most of our policyholders insure their assets with us year after year. We reward our loyal customers with premium credits.

We also offer credits to policyholders who write their entire insurance portfolio with us. Ask about our other Prestige® products, including Prestige Auto®, Prestige Excess®, and Prestige Collections®.

Supporting Firefighters for Safer Communities

Fireman’s Fund contributes a portion of profits to support firefighters for safer communities, through our Heritage ProgramSM. We encourage our agents to participate.

www.firemansfund.com/heritage