

Offering More to Personal Insurance Customers

Prestige Collections[®] For Wine



Fireman's FundSM
Insurance Company

A company of **Allianz** 

A Rare Vintage of Insurance

Whether your tastes run to the legendary 1945 Mouton-Rothschild[®] or the 1997 Harlan Estate[®], our insurance coverage is the perfect pairing for your passion.

You can savor your collection, knowing that it is protected against a broad array of perils under our Prestige Collections[®] policy.

Highlights include:

Blanket and itemized coverage options – Choose blanket coverage or itemized coverage – or a combination of the two.

- With blanket coverage, your entire collection is covered under one limit, with a generous single bottle limit of up to \$50,000.
- Itemized coverage is recommended for wines valued at \$10,000 or more.
- You can combine itemized with blanket coverage to provide the best possible protection for your collection.

Power outage and mechanical breakdown coverage – We cover losses caused by power outage or mechanical breakdown of heating, cooling and humidity control equipment – critical coverage for serious wine collectors.

Wide spectrum of perils covered – Our coverage spans numerous causes of loss including fire and theft, breakage, flood, and others.

New purchase protection – For new additions to itemized wine collections, we automatically provide up to an additional 100 percent of the itemized limit for wine for up to 90 days, giving you plenty of time to report your new acquisitions to your agent. Leading competitors only offer 25 percent of insured value or a maximum of \$50,000.

With blanket coverage, new additions are covered within the blanket limit, subject to the per-item limit – be sure to increase your limit when you add value to your collection to make sure you have the coverage you need.

Worldwide coverage – Your wine is protected worldwide and while in transit.

No deductibles apply to losses under standard policies.



Wine Collection Management Services

With a Fireman's Fund® policy, you also receive access to high-quality wine inventory management and appraisal resources from a top firm at preferred rates. We also have trained Risk Management Advisors (RMAs) who consult with you on measures you can take to protect your property, including collections. Contact your independent agent representing Fireman's Fund, or for more information, visit us at www.firemansfund.com/wine.

Trusted By Big Name Vintners

Not only does Fireman's Fund insure private collections, but we also provide insurance for some of the finest wineries in the nation. Fireman's Fund knows wine – from the vintner to the table.

Premium Credits

You may be eligible for premium credits if you add Prestige Collections® to your portfolio of Fireman's Fund products. In addition, we may offer credits for security systems and back-up generators that you install to protect your wine.

The Fireman's Fund® Difference

You planned to bring a high-value bottle of wine to a friend's engagement party. But you and your bottle had a spill at the entrance to the party's venue, and your precious vintage broke into pieces. If your wine was covered by a Fireman's Fund Prestige Collections® policy, you could have received a check for its full insured value – for up to \$50,000 per-bottle limit for blanket coverage or for full replacement cost for itemized coverage.

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.



"My Risk Management Advisor pointed out that my wine collection could perish in a prolonged power outage, and arranged for a back-up generator to be installed in my home."

– Fireman's Fund® homeowners policyholder, California

Learn more: www.firemansfund.com/wine

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.

©2007-2008 Fireman's Fund Insurance Company. Novato, CA. All rights reserved.