

Offering More to Personal Insurance Customers

Auto Insurance on Your Terms

Your car's performance, comfort, safety, and style are a cut above. Shouldn't your insurance coverage reflect this same quality?



Fireman's FundSM
Insurance Company

A company of **Allianz** 

Not all auto insurance is created equal.

Don't let sub-par coverage change what you love about your car. Prestige Auto[®] Premier provides key benefits not normally available from other companies.

Your car is an important investment in comfort and safety. We think it's critical for you to have a policy designed to serve you and your family's specific auto insurance needs.

That's why we designed a policy that takes the hassle out of dealing with an insurance company when you've been involved in an accident. Unlike other policies, Prestige Auto Premier lets you make most of the decisions, including:

- Choosing your own repair shop and using original manufacturer's parts.
- Locking your car's value at the start of each policy period; this minimizes depreciation if your car is a total loss.
- Selecting a comparable rental car while yours is in the shop.

You're Protected at Home and Worldwide

The policy provides an option to help you feel even more secure: Payment for injury expenses incurred in an accident caused by drivers who aren't insured or don't carry enough insurance. This protection is

extended to family members who live with you and to passengers injured in your car. And if you're at fault, the policy compensates others for injuries and property damage and pays for related legal costs.

And the policy covers you for up to 90 days if you rent a car anywhere in the world – and you're also covered if you buy a car anywhere in the world, as long as you report the purchase to your agent within 30 days.

Comfort is Key

You can rest a little easier if you lose your keys or lock them in your car. Prestige Auto Premier will cover the often expensive costs of replacing lost or stolen keys, retrieving keys locked in the car, and re-keying your car if it is stolen and recovered. And if your trip is interrupted because of car problems, the policy will pay you up to \$1,000 for living expenses.

No one will tell you where to get your car fixed or require you to use after-market parts. And while you're deciding, you'll drive a similar car – not an economy model.

An insurance policy that puts you in the driver's seat when choosing a repair facility and using original manufacturer's parts.



We Do the Right Thing When It Matters Most

We know that no matter how careful you are, accidents happen. Great coverage is critical to protecting you, your family, and your car. But we also know what matters most is fast and fair claims settlement. Our claims professionals understand how to achieve the best results if you or your loved ones are injured, or if damage occurs to your car.

Auto Insurance That Meets Your Performance and Quality Standards

Prestige Auto® Premier provides quality coverage and claims service that performs when needed most. From giving you the flexibility to make your own decisions about where your car is repaired to worldwide coverage for rented cars, this is a policy designed to meet the needs of you and your family. Here's a glimpse at what's under the hood:

- ValueLock®, which locks in the value of your car for each policy term (normally one year), with no deductible for a total loss.
- Full replacement cost paid for new cars in the event of a total loss.
- Reimbursement for comparable car rental of up to \$10,000, with no daily limit.
- Worldwide coverage for rented or borrowed cars.
- Choice of body shop and use of original manufacturer's parts.

- Payment to replace lost or stolen keys and to retrieve keys locked in car, and re-keying if car is stolen and recovered.
- Identity theft and fraudulent title coverage.
- Trip interruption coverage of up to \$1,000 for living expenses.
- Extended good student discount for drivers under age 25 who've graduated from college with a final transcript grade of B or higher.

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.

Learn more: www.firemansfund.com/auto

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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