

Offering More to Personal Insurance Customers

# The Fine Art of Insuring Your Collection

One-of-a kind protection for your fine art, jewelry, rugs, books, wine, antiques, silver, collector cars, and other valuables.



**Fireman's Fund**<sup>SM</sup>  
Insurance Company

A company of **Allianz** 

## Every cherished possession has a story

For nearly 150 years, Fireman's Fund<sup>®</sup> has specialized in protecting family heirlooms and valuable collections.



We understand that your collection is more than just something you hang on the wall – it's your passion. That's why we start with broad coverage, add access to special services, and finish the composition with stellar claims service to help when it matters most. It's protection that enables you to enjoy your collections, not worry about them.

With Prestige Collections<sup>®</sup>, you have a choice – itemize your collection or opt for blanket coverage for lower value items, or both. When coverage is itemized, values and descriptions are established from the start. If something happens to the things you cherish, there's no guesswork about inventory or value. Claims settlement is faster, easier, and more accurate. And to help ensure adequate coverage for items that appreciate, we offer payment of up to 150% of this amount.

When you add to an itemized collection you already insure with us, you receive automatic protection up to 100% of the class limit to which it belongs. 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.

If you loan artwork or other valuables to third parties, such as a museum or office, our coverage goes along for the ride.

And there are no deductibles. None.

Prestige Collections also provides access to:

- Personal consultations with experienced consultants, in your home, to assess your valuables and prevent losses and damage.
- Referrals to appraisers, conservators, restorers, museum-quality framers, specialized shippers, and much more.
- Conservation assistance to identify valuables that may need restoration to protect their value.

## Coverage and Protection You Value

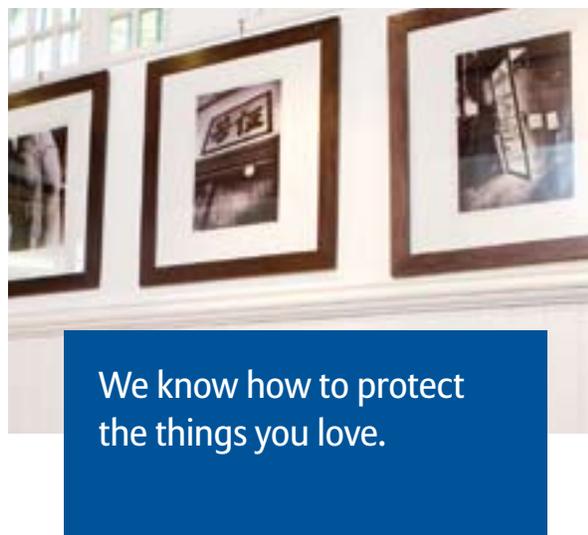
- A wide spectrum of losses, including flood or mysterious disappearance.
- Provenance expense, to address issues of defective title\* and fakes and forgeries.
- Automatic coverage for new purchases, up to 100% of itemized policy category limit, and for breakage of fragile items.
- Collector cars, intended for display only.
- Automatic coverage up to \$50,000 for reference libraries associated with a client's collections.
- Pair-and-set, for earrings and other paired valuables (lose one, we'll cover both).
- Payments of up to 150% of scheduled values, to account for escalating markets.
- Damage during conservation, and for valuables on loan or in transit.
- Coverage for commissioned works of art that are damaged before completion or can't be completed due to the artist's death.
- Provisions for the recovery and return of stolen artwork, including ransom and reward coverage.

\*Defective title coverage is not available in New York.

## We Do the Right Thing When It Matters Most

We know that no matter how careful you are, accidents happen. Great coverage and loss prevention advice are critical to protecting your collection. But we also know what matters most is fast and fair claims settlement. Our claims professionals understand how to achieve the best results when damage occurs to unique and irreplaceable objects.

And if fine art is stolen, we'll register the theft with the Art Loss Register and work with them for the return of your property.



We know how to protect  
the things you love.

## Backed by the Financial Strength of Allianz

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 valuables and your lifestyle.

- To learn more about Allianz, talk to your independent insurance agent, or visit either of our Web sites: [www.firemansfund.com](http://www.firemansfund.com) or [www.allianz.com](http://www.allianz.com).

## 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 Program<sup>SM</sup> 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](http://www.firemansfund.com/heritage).

Prestige Collections® coverage presented in this brochure is available in New York and Illinois. For other states and territories, call your Fireman's Fund® representative for information on Prestige Collections.

Learn more: [www.firemansfund.com/collections](http://www.firemansfund.com/collections)

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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