

Offering More to Personal Insurance Customers

Prestige[®] Home Premier

Protection Crafted for Fine Condos and Co-ops



Fireman's FundSM
Insurance Company

A company of **Allianz** 

We've got you covered

From stronger protection against common loss assessment to maintaining your standard of living during the rebuilding process, you'll have less to worry about when it matters most.



A Distinct Advantage

Unlike ordinary policies, Prestige[®] Home Premier for Condos and Co-ops responds with a higher level of protection for fine homes and lifestyles.

Among the most flexible and generous of policies, Prestige Home Premier for Condos and Co-ops pays the full cost to replace the contents of your unit with those of like kind and quality. And when you have a policy that combines coverage for your home and its contents, settling claims is much easier.

A Choice Policy

Need to live elsewhere during repairs? Prestige Home Premier for Condos and Co-ops respects your standard of living with choices for comparable living expenses – so you'll feel right at home.

To cover these costs, most policies pay only a low percentage of your insured value. Our coverage is unlimited. This is especially important for condo and co-op owners, as the rebuilding process can be significantly delayed through the involvement of multiple individuals and entities.

And if you choose not to rebuild your unit to the same specifications after a total loss, a cash settlement option gives you the freedom to live somewhere else – a choice that most policies just won't allow.

Home Sweet Condo

Prestige Home Premier complements your homeowners association policy by protecting your contents, as well as additions and alterations. And Prestige Home Premier helps bridge gaps in your coverage. For example, when a homeowners association assesses units for a common loss, the typical policy would pay you just \$1,000. Prestige Home Premier far surpasses the norm with provisions for loss assessment up to \$50,000.

Above and Beyond

Your policy also provides other protection, including identity fraud. The policy covers expenses incurred to resolve the work of thieves who steal your personal information and run up charges in your name – and provides professional restoration services to help you restore your identity.

Other optional coverages include:

- Rebuilding green, with environmentally-sensitive upgrades and energy-efficient appliances.
- Equipment breakdown coverage that pays to repair or replace your permanently installed equipment.

Lifestyle Peace of Mind

While a good insurance policy replaces your home and property, a good insurance carrier does everything possible to make sure it never becomes necessary. That's why Fireman's Fund® provides the Risk Management Advisory Services program for Prestige Home Premier policyholders. This loss prevention approach reflects our partnership with you and your insurance agent. With the proper coverage and asset protection, you benefit from convenience and peace of mind.

We Do the Right Thing When It Matters Most

If you suffer a loss, you don't need complications from your insurer. Our claims professionals provide a positive experience from first report of loss through repair, restoration, or rebuilding. We promise a single point of contact, fast assessment of needs, and resolution in a timely manner – all with your satisfaction in mind.

Your Condominium or Co-op Association Policy – What It Doesn't Cover

"I've got nothing to worry about. If my condo needs to be rebuilt, my homeowners association insurance will take care of the cost."

The essence of that statement is true – a condominium association's master policy does cover damage to the structure. But if your condo is rebuilt, prepare yourself for a new interior decor of exposed flooring and bare drywall. Because that's all your policy may pay for.

If you've made any improvements at all, you might be disappointed to learn your condo association coverage falls far short. And you may be stuck with substantial out-of-pocket costs.

A few examples of what's typically not covered in a condominium association policy:

- Wall finishes, such as paint and wallpaper, fabric murals, and faux finishes.
- Crown molding and wainscoting.
- Fine floor coverings made from marble, tile, hardwood, or carpet.
- Artisan-crafted cabinetry and closet systems.
- Security alarms.

It's critical to protect these features – including those created with rare or imported materials – with a policy that provides flexibility and peace of mind.

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 or 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 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.

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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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