

# Why Recommend Fireman's Fund - Prestige<sup>®</sup> Home Product

Personal Insurance – Features and Benefits



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

A company of **Allianz** 

## Fireman's Fund Personal Insurance – Who We Are

### Our priorities

Deliver customized, innovative products and services.

- Creative solutions to address unique risk management and insurance needs.
- Advice on insurance-related product and service needs.
- A superior claims experience which honors the relationship and makes lives easier at time of claim.
- The only high net worth insurance company with a written claims pledge.

We expect to write total accounts.

- Home, Auto, Excess, Collections.
- Yacht, Flood, and Workers Compensation may also be available.

## Produce Enhancements and Updates

### Our commitment to **you**

To strengthen our affluent and high net worth customer base through targeted product and pricing deliverables.

### This will be achieved through

- Superior claims handling.
- Differentiated service and coverage.
- Local market resources.
- Improved pricing.

## Our **Target** Customer

### Our **target** customer values:

- Coverage differentiators.

### Our **target** customer is:

- Quality conscious vs. price conscious.

### Our **target** customer benefits from:

- Unparalleled Prestige<sup>®</sup> Premier form.
- Pricing benefits with the total account: Home, Auto, Collections, and Excess.
- More competitive and innovative on accounts generating \$25K in premium and greater.



# Personal Insurance Target Customer

*"We are committed to being the market leader in Personal Insurance products and services to U.S. based affluent and high net worth customers"*

## Affluent Target

- Account size: \$5,000 – \$25,000
  - Investible assets > \$500,000
  - Dwelling Value > \$500,000
  - Excess limits > \$2M
  - Collections > \$25K

## Attitudinal Profile

- Financially savvy.
- Attentive to risk management and asset protection issues.
- Stable, mature and responsible.
- Concerned about security and protection planning for their family.
- Value buyers.

## High Net Worth Target

- Account size \$25,000 +
  - Investible Assets > \$5M
  - Dwelling Value > \$5M
  - Excess limits > \$6M
  - Collections > \$5M

## Distinguishing Characteristics

- **Complex** – More comprehensive needs (assets, houses, demands from loved ones, litigious society, disgruntled employees, protection/security planning).
- **Influential** – Financial elite often focused on ensuring control over their immediate environment.
- **Demand the Best** – Recognize the need to pay for the best, but more demanding and particular.

## Prestige® Home Premier – Features and Benefits

- Extended replacement cost – dwelling.
  - Full cost of replacement (except in FL = 150% + 50% code upgrade).
  - Cash settlement option.
  - Building code upgrade coverage included.
  
- No co-insurance clause.
  - 100% insurance to value requirement.
  
- Personal property replacement cost.
  - Cash settlement option.
  - Replacement cost of personal property up to limit.
  
- Open peril coverage on contents vs named perils.
  - Breakage of fragile items.
  - Mysterious disappearance on jewelry and furs, not just theft.
  
- Loss of use – unlimited for all reasonable expenses (FL has limited loss of use).
  
- For condos – combined limit for personal property and unit-owner building items and unit owners and tenants improvement coverage.

## Prestige<sup>®</sup> Home Premier – Features and Benefits

- Backup of sewer and drain.
- Debris removal.
  - Unlimited debris removal.
- Deductible waiver for losses greater than \$50K.
  - Deductibles may vary by state.
- Earthquake included on personal property (except CA).
  - Deductibles vary by state.
- Land restoration – 10% of dwelling or other structures limit.
- Refrigerated products (personal property limit).
- Theft of firearms (personal property limit).
- \$50,000 loss assessment.

## Prestige® Home Premier – Features and Benefits

- Higher sub-limits - (Aggregate sub-limits available in some states - check with your underwriter)
  - \$1,000 motorized land vehicles not subject to registration
  - \$2,000 cash
  - \$3,000 trailers
  - \$5,000 jewelry
  - \$5,000 furs
  - \$5,000 securities
  - \$5,000 stamps, coins, medals
  - \$5,000 to recreate personal records
  - \$5,000 golf carts not subject to DMV registration
  - \$5,000 watercraft
  - \$10,000 silverware
  - \$10,000 electronic apparatus in/not in vehicle
  - \$10,000 business property on/off premises



## Prestige<sup>®</sup> Home Premier – Features and Benefits

- \$1,500 lock replacement.
- \$5,000 arson award.
- \$10,000 credit / fund transfer card.
- \$10,000 kidnap and ransom expense.
- \$15,000 identity fraud expense.
- \$50,000 property in vault.
- \$1,000 per tree/plant landscape coverage, up to 10% of personal property limit with ability to increase per tree and percentage of personal property limit.

## Prestige® Home Premier – Features and Benefits

- Personal injury coverage included.
- Liability coverage extends to owner occupied residences.
- Liability coverage extends to students in the household.
- Liability coverage extends to incidental business, employment or farming if <\$5,000 gross annual income.
- Watercraft Liability coverage included if < 50 HP.

## Homeowners – Policy Credits

- Portfolio credit – (limits may vary by state).
  - Up to 20% credit available – see your underwriter.
- Fire resistive construction.
- Loss free credit.
- Loyalty credit.
- New home and/or renovation credit.
- Expanded protective device credits.
  - Central station fire and burglar.
  - Sprinkler system – full or partial.
  - Temperature monitoring device.
  - Guarded/gated community.
  - Water leak detection system.
  - Caretaker, etc.



## Protective Device and Guarded Community Credits

- Central station alarms
  - Fire alarm only
  - Burglar alarm only
  - Fire and burglar
- Direct station alarms
  - Activated fire alarm only
  - Activated burglar alarm
- Local alarms
  - Fire alarms
  - Burglar alarms
- Sprinkler systems
  - Full sprinkler systems
  - Partial sprinkler systems
- Highly protected residence
  - Full sprinkler w/ central station or direct fire and burglar
- Guarded or gated residence
- Perimeter security protection
- Caretaker (full-time)
- Temperature monitoring system
- Water leakage protection system
  - Sprinkler water flow
  - Water leak detection system
  - Water leak detection with alarm
- Alarm signal continuity system
  - 24-hour signal
  - If dwelling value is \$3M and monitored
- Gated community patrol
- Surge protection
  - Lightning or circuit breaker
- Gas leakage detection
- Power backup generator
- Additional homeowners credits
  - New home credit
  - Renovated home credit
  - Windstorm protective devices
  - Shutters
  - Hip roof

## Homeowners – Underwriting

- 100% insured to value as determined by us.
  
- If home is > 35 years old is must be updated within last 15 years.
  
- Alarm requirements
  - If dwelling is \$1,000,000 or higher
    - Central station fire alarm.
  
  - If dwelling is \$2,000,000 or higher
    - Central station fire and
    - Central station burglar alarm.

## Added Measure<sup>®</sup> – Features and Benefits

### Identity Theft Restoration

- Broader than just reimbursement of expenses.
  - Personal advocate who works with you 1-on-1 thru entire process.
  - Notification to reporting bureaus of potential problem.
  - Arrange appointments with law enforcement if needed.
  - Help in restoring credit file accuracy.
  - Help in restoring financial & government record accuracy.
  - Monitor customers credit to ensure “fixed”.
  - Coverage up to \$100K available.
- \$25,000 Identity Fraud Expense coverage.
  - Covers out of pocket expenses.
  - Does not cover actual lost funds / money.
- Full Cost Replacement coverage on Other Structures.
- Increased Condo Loss Assessment coverage.
- Cost = \$75 Premier contract in some states.
  - (Included in base Prestige<sup>®</sup> - check with your underwriter)

## Added Measure<sup>®</sup> – Features & Benefits

- \$25,000 Kidnap and Ransom Expense coverage.
  - Covers out of pocket expenses.
    - Attorney fees.
    - Travel expenses, etc.
  - Does not cover actual ransom.
- \$25,000 business property – on or off premises.
- \$25,000 for electronic devices in/on motorized vehicles.
- \$5,000 coverage for golf carts subject to DMV registration.
- \$5,000 coverage for watercraft.
- \$250 deductible on
  - Sporting equipment (golf clubs, skis, etc).
  - Golf cart.
  - Watercraft.
  - Business property.

## Landscape Optional Endorsement

The Landscape endorsement protects the homeowner's resident grounds, including trees, plants, and lawns, in the event of loss from:

- Fire or lightning.
- Explosion.
- Vandalism or malicious mischief.
- Theft.
- Vehicles not owned or operated by a resident.
- Riot or civil commotion.
- Aircraft.

For an additional premium charge, customers can purchase increased limits for landscape:

- Increase the per item tree, shrub, plant or lawn \$1,000 limit to \$10,000 or greater.
- Increase the total landscape limits above 10% of personal property policy limits.

Premier policy already includes \$1K per tree, shrub, land or lawns or grounds (including debris removal) and up to 10% of the limit of insurance for personal property or \$10k, whichever is greater, for loss in each occurrence.

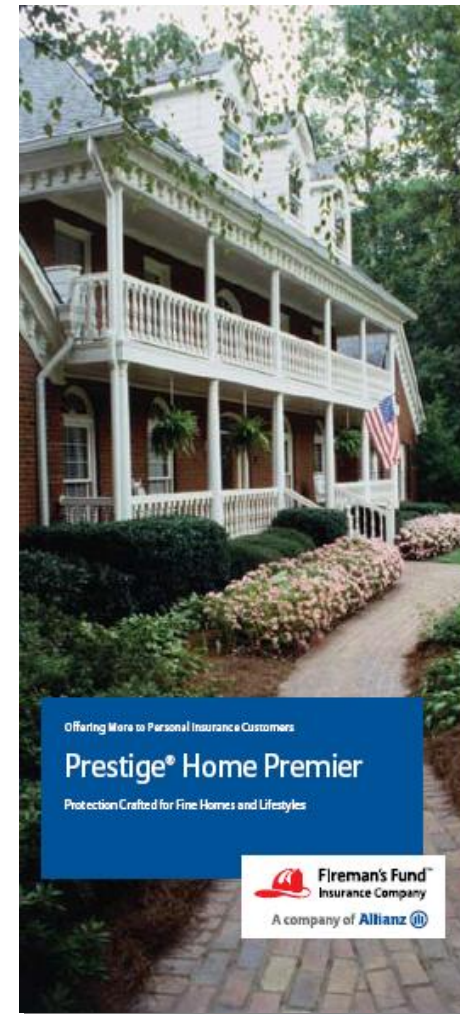
## Tools to help you sell Prestige® Home

### Agent Facing

- Agent brief.
  - Printed 8.5" x 11" brochure.
  - Online PDF on Agent Desktop.

### Customer/Prospect Facing

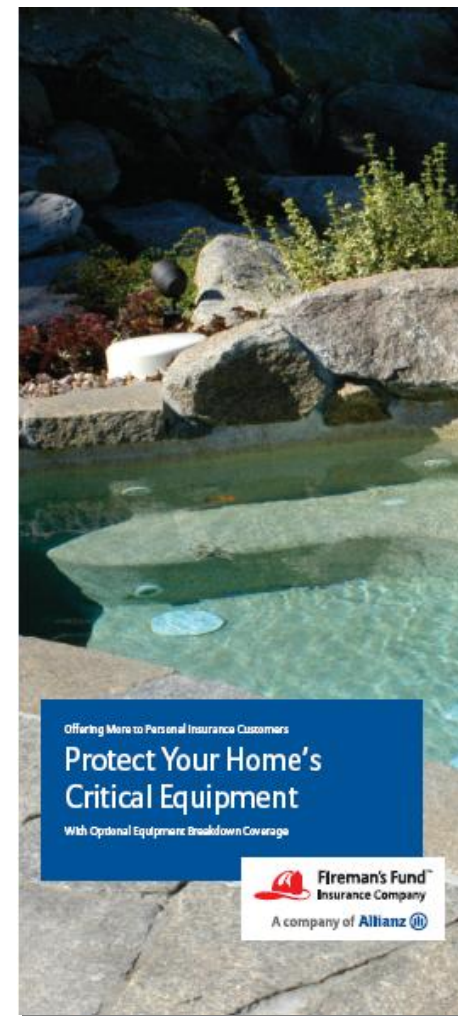
- Customer brochure.
  - Printed 4" x 9" tri-fold for events and mailings.
  - Online PDF for email on Agent Desktop.
- Sales letter templates.



## Tools to help you sell Prestige® Home Endorsements

Agent facing  
(printed 8.5" x 11" flyers)

- Equipment Breakdown agent brief.
- Green agent brief.
- Surface Water / Flood agent brief.
- Equipment Breakdown agent PPT slides (from 9-2008 WebEx).
- Green agent PPT slides (from 7-2008 WebEx).



## Tools to help you sell Prestige® Home Endorsements

Customer/prospect facing  
(printed 4" x 9" brochures)

- Equipment Breakdown tri-fold.
- Green Upgrade tri-fold.
- Surface Water / Flood tri-fold.
- Prestige Home for Condos tri-fold.
- Historic Home tri-fold.
- Added Measure® flyer. (PDF only)

*Brochure PDFs available on Agent Desktop*

- Sales letter templates.

