

Added Measure®

Protection above and beyond
your Prestige® Home Premier policy



Sometimes it's not about what you have; it's about what you don't have when the unexpected happens. And if you don't have the Added Measure® endorsement, you could be missing the help you need to make everything right again.

What can ruin your day and a whole lot more?

- Your platinum credit card paid more than dinner that night and the waiter got more than just a tip. He helped himself to your identity and an expensive new wardrobe.
- You were out more than just a tee time that afternoon when you left the golf bag in the car. Now someone else is playing with your lucky clubs.
- When you ran off for lunch with a client, someone ran off with your laptop – and the deal along with it.

It's time to take extra measures.

While you can feel good that Prestige® Home Premier is a generous policy above the cookie-cutter norm, you may like to take an extra step. For added peace of mind against identity theft, losses of business property, golf carts and other leisure items, and even kidnap and ransom expenses, turn to the Added Measure® endorsement.



In your good name.

It's not that you think you'll ever really be a victim of identity fraud. It happens to other people. Right? While Prestige Home Premier provides \$15,000 coverage to help you deal with the associated costs of identity theft, Added Measure kicks it up a notch. That means you'd get up to \$25,000 to cover out-of-pocket expenses to restore your good name. That's money for the related costs of attorney fees, lost income, loan application fees, long distance phone charges, or notary and certified mailing costs. Comforting: yes! But we don't stop there.

Your loss is our loss.

Under the care of the Added Measure endorsement, we further assist your identity recovery with Identity Theft Restoration Services. From the moment you suspect such theft, we'll assist in the complex process of restoring your credit and regaining control of your life.

We assign an advocate just for you. This anti-fraud specialist will:

- Act as your advocate to help arrange fast notification of relevant agencies.
- Make appointments with law enforcement as necessary.
- Help restore your credit file.
- Monitor your credit files on an ongoing basis.

Best of all, Identity Fraud Expense Coverage and Identity Theft Restoration Services protect you and anyone in your household from identity fraud – even when the fraud is from Internet usage and transactions.



Gone in a swipe.

Whether it's your identity, a prized golf club, or the laptop you use for business purposes, it only takes a few minutes for them to vanish. Thankfully, it takes about the same time to ask your agent to add this to your policy. And you'll be glad you did.

The optional Added Measure endorsement:

- **Covers golf carts.** Adds coverage of up to \$5,000 for golf carts (if they are subject to DMV regulation).
- **Gives you better coverage for leisure items.** You'll pay a lower deductible (just \$250) for high-theft items – like golf clubs, water and snow skis, tennis rackets, fishing rods and bicycles.
- **Increases Kidnap and Ransom Expense coverage.** It means you'd have up to \$25,000 for any related attorney fees and travel expenses.
- **Raises Business Property coverage.** So if you have a home office or telecommute, you'd have up to \$25,000 for such things as computers, fax machines and copiers whether they are on or off premises.

▪ **Improves coverage for electronic devices.**

Provides up to \$25,000 for electronic devices operated and located in or upon a motorized vehicle. That includes such things as TVs and stereo equipment. Most policies pay no more than \$1,000 for such belongings.

Consult with your independent agent representing Fireman's Fund today to learn more about Prestige® Home and our Added Measure® endorsement. And be sure to visit our Identity Theft Restoration Center Web site available to anyone interested in ID theft: www.firemansfund-idtheft.com/home.htm



www.firemansfund.com

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.

The insurance policy, not this flyer, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions and limitations that are not detailed in this flyer. Coverages may differ by state.

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