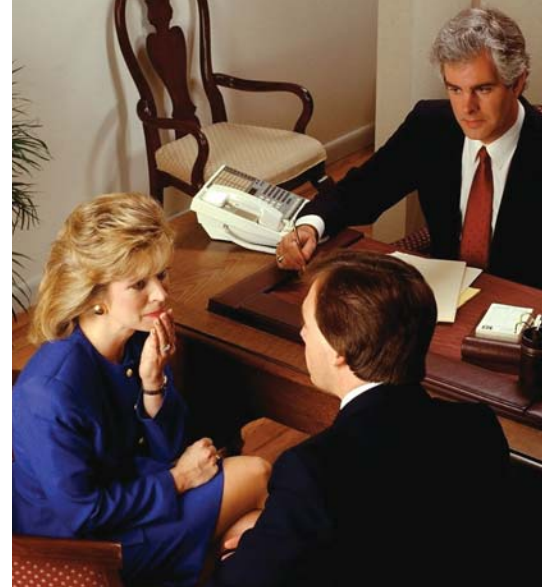


How Deep Are Your Pockets?

Prestige® Excess provides legal defense and asset protection.

Even though you take precautions wisely, you never can tell when a small action or oversight could send you to court. It happens to good people with the best of intentions. But whether it's a slip of the tongue, something overlooked, or a freak accident, things happen and court-awarded settlements could dig deep into your pockets – even your future earnings.



While your homeowners and automobile insurance may have a layer of protection, it may not be enough. That's why it makes sense for responsible people like you to have a plan for the unexpected. And Prestige Excess provides the answer.

Imagine you are the defendant in any of these true scenarios:

A rear-end collision

Situation – Automobile Liability: Car rear-ended.

Victim: Female college student sustains facial injuries.

Verdict: \$3,900,000 awarded in Connecticut, 2004.

A tragic accident

Situation – Premises Liability: Toddler squeezes through fence, wanders into swimming pool.

Victim: Two-year-old boy suffers brain damage.

Verdict: \$4,600,000 awarded in New York, 2002.

A turn for the worse

Situation – Automobile Liability: Vehicles collide at a controlled intersection.

Victim: 25-year-old female becomes comatose.

Verdict: \$10,000,000 awarded in Texas, 2001.

A slip, trip or fall

Situation – Premises Liability: Visitor falls from porch at a residence.

Victim: Male guest endures aggravated vertebral injury.

Verdict: \$8,000,000 awarded in New Jersey, 2001.

A bicycle versus car

Situation – Automobile Liability: Automobile broadsides bicyclist.

Victim: 24-year-old male suffers skull fracture, and is comatose for a month.

Verdict: \$3,740,000 awarded in New Jersey, 2000.

Nobody expects these things to happen. Nobody expects a lawsuit either. But that's precisely what happens everyday – and every day you go about your business without the proper protection is one day too many.

Ask your agent representing Fireman's Fund® about adding a Prestige Excess policy to your portfolio. While your premium depends on the number and location of residences, automobiles, watercraft and other items you own, as well as the liability limits you choose, you'll be surprised at how affordable it is to have protection and peace of mind.



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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