

*Prestige*  
HOME

Protection Crafted  
for Fine Homes



## Respectful of fine craftsmanship

The comforts of quality in your home have been years in the making, and deserving of more than a cookie-cutter homeowners policy will buy. That's why Fireman's Fund® crafted Prestige Home. Among the most generous of policies, Prestige Home pays the Full Cost Replacement Coverage of your home – no matter how much it ends up costing us to replace. So you can relax knowing you can restore your home down to the details that other policies might miss.

NOTE: Extended Replacement Cost in California applies up to 100% additional coverage to the value of your home. In Florida increased building code construction costs apply up to 30% on the limits set for your home. Additional coverage up to 100% of your home's value is available.

Need to live somewhere else during repairs? Relax. Prestige® Home Premier provides unlimited coverage for comparable living expenses. (Coverage is limited in Florida.)

Choose not to rebuild your home? With our flagship product you can opt for a cash settlement.

Ask your independent agent to explore which Prestige® Home product (Premier or Standard) will best suit you:

- **Prestige® Home Premier** (our highest level of protection also available for condos and co-ops) is an incomparable policy respecting homeowners with broad insurance needs. For protection above and beyond choose the Prestige® Home Premier with Added Measure® endorsement, which:
  - Expands Identity Fraud Expenses coverage up to \$25,000
  - Includes Kidnap and Ransom Expenses coverage up to \$25,000
  - Increases Business Property coverage up to \$25,000
  - Raises Electronic Devices coverage up to \$25,000
  - Adds Full Cost Replacement Coverage for other structures
- **Prestige® Home Standard** (complete protection without a lot of extras) gives you a notable advantage over competitors.



These products may not be available in your state. Consult your independent agent.

Coverage	Industry Standard (HO3/ ISO 2000)	Prestige® Home Standard	Prestige® Home Premier
<b>Home – Full Cost Replacement Coverage*</b> Pays the cost to replace your home of a like kind and quality at its current price with no deduction for depreciation – even when that cost exceeds your coverage amount.	No	Yes	Yes
<b>Personal Property – Replacement Cost Coverage</b> Pays the current replacement value on the contents of your home – without a deduction for depreciation!	No	Yes and cash settlement available!	Yes and cash settlement available!
<b>Other Structures – Replacement Cost Coverage</b> Covers such things as an unattached garage, fences, and storage sheds.	No	Yes	Yes
<b>Increased Construction Costs Required by Code Changes</b> Guards against any cost increases for repairs or construction as a result of building, zoning or land use codes.	Limited (available by endorsement)	Yes	Yes
<b>Deductible waived on losses exceeding \$50,000</b>	No	No	Yes, deductibles of \$10,000 or less waived when loss exceeds \$50,000. Special deductibles still apply, such as Florida's hurricane deductible.

Descriptions of coverage are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. \*Available coverages, credits and options may vary by state.

<b>Coverage (continued)</b>	<b>Industry Standard (HO3/ ISO 2000)</b>	<b>Prestige® Home Standard</b>	<b>Prestige® Home Premier</b>
<b>Identity Fraud Expenses</b> Reimburses costs to resolve the work of thieves who run up charges in your name.	No	No	<b>\$15,000</b> (or \$25,000 with Added Measure®)
<b>Kidnap and Ransom Expenses</b> Compensates costs of attorney fees, travel expenses and interest on loans for the purpose of paying ransom monies.	No	No	<b>\$10,000</b> (or \$25,000 with Added Measure®)
<b>Loss of Use</b> Shelters you when you can't use your property as a result of a loss.	Yes, up to the stated limit	Yes, up to the stated limit	<b>Yes and with no dollar limit!</b>
<b>Backup of Sewers and Drains</b> Covers costs of backups that overflow from sewers, drains and sumps.	No	Available by endorsement	<b>Yes</b>
<b>Property in Bank Vaults</b>	Restricted to the special limit amount on the policy.	Restricted to the special limit amount on the policy.	<b>Yes, up to \$50,000</b>
<b>Breakage of Fragile Property</b> Protects fragile articles such as art glass, windows, glassware, statuary, marble, and porcelains.	No	No	<b>Yes</b>
<b>Loss Assessment Coverage</b> Provides higher limits of coverage for loss assessment when your homeowners association assesses all unit owners for a common loss.	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$50,000</b>
<b>Cash</b>	<b>\$200</b>	<b>\$200</b>	<b>\$2,000</b>
<b>Credit/fund transfer card coverage</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$10,000</b>
<b>Securities, Accounts, Deeds</b>	<b>\$1,500</b>	<b>\$1,500</b>	<b>\$5,000</b>
<b>Watercraft</b>	<b>\$1,500</b>	<b>\$1,500</b>	<b>\$5,000</b>
<b>Theft of Jewelry and Furs</b>	<b>\$1,500 (combined)</b>	<b>\$2,500 (\$1,000 maximum per item)</b>	<b>\$5,000</b>
<b>Theft of Silverware</b>	<b>\$2,500</b>	<b>\$2,500</b>	<b>\$10,000</b>
<b>Business Property on Residence Premises</b>	<b>\$2,500</b>	<b>\$2,500</b>	<b>\$10,000</b>
<b>Business Property away from Insured Premises</b>	<b>\$500</b>	<b>\$500</b>	<b>\$10,000</b>
<b>Premises Liability for all Residences</b> Covers you in your home and secondary home for claims and suits of bodily injury or property damage.	No (residence premises only)	Yes	<b>Yes</b>
<b>Personal Injury Coverage</b> (including Libel and Slander)	No (available only by endorsement)	Yes	<b>Yes</b>

Descriptions of coverage are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Available coverages, credits and options may vary by state.



**Fireman's  
Fund®**

A company of the  
Allianz Group

[www.firemansfund.com](http://www.firemansfund.com)

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.

© 2002-2004 by Fireman's Fund Insurance Company, Novato, CA. All rights reserved.

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit [www.firemansfund.com](http://www.firemansfund.com).