

Crafted for your Lifestyle in Florida

Unlike ordinary policies, Prestige® Home from Fireman's Fund® responds with a higher level of protection for fine homes.



Feel at Home

The good life in Florida includes the comforts of your quality home brings. Whether you built a dream house here, or are nesting in a smaller home, plain vanilla coverage won't do. For those fortunate enough to own fine houses and condos, Fireman's Fund crafted Prestige Home.

The Distinct Advantage

Ordinary policies don't protect you when skyrocketing building costs blast through the amount of coverage on your policy. With Prestige Home you can customize your policy with coverage that increases the amount available to rebuild your home by up to an additional 100 percent of the limit set for your home. And up to 30 percent of that limit is available for increased costs due to changes in building codes.

A Choice Policy

Need to live elsewhere during repairs? Prestige Home respects your standard of living with choices for comparable living expenses. (It pays up to 30 percent of the stated limit on your house, or 40 percent of the personal property limit for your condominium.)

Don't want to rebuild after a total loss? Want to rebuild a smaller house? A cash settlement option gives you the freedom to decide.

Prestige Home Premier covers all causes of loss unless an exclusion listed in the policy applies. What's more:

- *Identity fraud* covers up to \$15,000 for expenses incurred to resolve the work of thieves who steal your personal information.
- *Kidnap and Ransom* Expense coverage pays up to \$10,000 for costs incurred, e.g., attorney fees and travel expenses.
- *Replacement cost coverage (personal property)* adds a layer of protection for most items in your home at full current replacement value without depreciation.
- *Loss Prevention and Security Analysis* includes a Home Protection Review where we may survey your home to make suggestions on safety or security, document its custom features and report on your home's replacement cost.

Home Sweet Condo

Own a condo or co-op? Prestige Home Premier complements your homeowner's association policy by providing protection for your contents, as well as additions and alterations. And Prestige Home Premier for co-ops and condos helps bridge gaps in coverage.

Say your homeowner's association assesses unit owners for a common loss. You'd get just \$1,000 coverage from a typical policy. But Fireman's Fund Prestige Home far surpasses the norm – with provisions for loss assessment up to \$50,000!

Above and Beyond

It's hard to top extraordinary coverage, but we did. Our Added MeasureSM endorsement available with Prestige Home Premier:

- Expands Identity Fraud Expense coverage up to \$25,000
- Includes Kidnap and Ransom Expense coverage up to \$25,000
- Increases Business Property coverage up to \$25,000
- Raises Electronic Devices coverage up to \$25,000

Staking our Claims

Most people don't know how their homeowners policy responds until something goes wrong. Thankfully, Fireman's Fund Prestige Home policies respond with broad coverage and that means we're more likely to cover your losses. Translation: faster claims resolution and a happier you!





Your home is a tapestry of influences reflecting your personal style. Everything is distinctive – from its rich architectural motifs and custom craftsmanship to its rare material construction. Nothing is ordinary. Why settle for a cookie cutter homeowners policy not designed to protect your lifestyle?

Whether your home has a sweeping staircase of wrought iron, or inlaid floors and custom cabinetry – only the well-crafted protection of Prestige® Home will do.

Prestige
HOME

Protection Crafted
for Fine Homes of Florida



**Fireman's
Fund®**

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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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