

Prestige
HOME

Protection Crafted
for Fine Homes of Florida



Responsive Coverage for Florida's High-Value Homes

Most people don't know how their homeowners policy responds until something goes wrong. Fortunately, Fireman's Fund® brings you Prestige® Home – a broad policy that understands and respects your needs as a high-value home or condo owner.

Because we offer such extensive coverages, we're more likely to cover your losses. That means a faster claims resolution and a happier you!

Feel at Home

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

Dwell on this!

If you own a condo or co-op, your association's policy may not cover custom cabinets, floor coverings, fixtures and other items inside your unit. Fortunately, Prestige® Home Premier complements your association's policy to cover such additions and alterations.

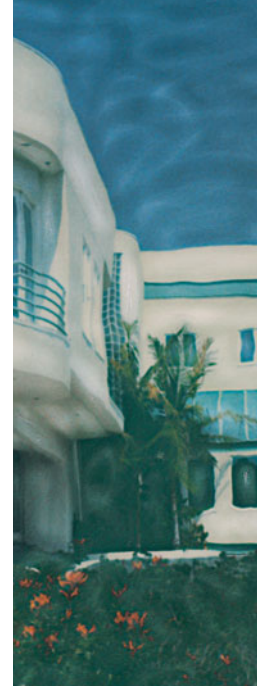
A Choice Policy

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 is an incomparable policy respecting homeowners with broad insurance needs.

For protection above and beyond choose the **Prestige® Home Premier with Added MeasureSM** 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



Coverage	Industry Standard (HO3/ ISO 2000)	Prestige® Home Premier (Florida)
Extended Replacement Cost Option Additional coverage that increases the amount available to rebuild your home when costs exceed stated amount of coverage	Yes	Yes, up to an additional 100% of the limits set for your house (available by endorsement)
Personal Property – Replacement Cost Coverage Provides replacement cost coverage for most items available of personal property.	No	Yes and cash settlement available
Other Structures – Replacement Cost Coverage Covers such things as an unattached garage, fences, and storage sheds.	No	Yes
Increased Construction Costs Required by Code Changes Guards against any cost increases for repairs or construction as a result of changes in building codes.	Yes, 10% included, though higher limits are available by endorsement.	Yes – up to 30% on the limits set for your house, or 40% of the personal property limit for your condo.

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.

Coverage (continued)	Industry Standard (HO3/ ISO 2000)	Prestige® Home Premier (Florida)
Deductible Waiver Deductible waived for losses which exceed \$50,000	No	Yes, when the policy deductible is \$10,000 or less. Special deductibles still apply, such as Florida's hurricane deductibles.
Identity Fraud Expenses Reimburses costs to resolve the work of thieves who run up charges in your name.	No	\$15,000 (or \$25,000 with Added Measure SM)
Kidnap and Ransom Expenses Compensates costs of attorney fees, travel interest on loans for the purpose of paying ransom monies.	No	\$10,000 (or \$25,000 with Added Measure SM)
Loss of Use Shelters you when you can't use your property as a result of a loss.	Yes, up to the stated limit	Yes, includes 30% on the limits set for your home (or 40% of the personal property limit set for your condo).
Backup of Sewers and Drains Covers costs of backups that overflow from sewers, drains and sumps.	No	Yes
Property in Bank Vaults	Restricted to the special limit amount on the policy.	Yes, up to \$50,000
Breakage of Fragile Property Protects fragile articles such as art glass, windows, glassware, statuary, marble, and porcelains.	No	Yes
Loss Assessment Coverage Provides higher limits of coverage for loss assessment when your homeowners association assesses all unit owners for a common loss.	\$1,000	\$50,000
Cash	\$200	\$2,000
Credit/fund transfer card coverage	\$500	\$10,000
Securities, Accounts, Deeds	\$1,500	\$5,000
Watercraft	\$1,500	\$5,000
Theft of Jewelry and Furs	\$1,500 (combined)	\$5,000
Theft of Silverware	\$2,500	\$10,000
Business Property on or away from Residence Premises	\$500 – \$2,500	\$10,000
Premises Liability for all Residences Covers you in your home and secondary home for claims and suits of bodily injury or property damage.	No (residence premises only)	Yes
Personal Injury Coverage (including Libel and Slander)	No (available only by endorsement)	Yes



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