

A Guide to Lower Your Insurance Premiums

Wondering how to reduce your insurance premiums without reducing your coverage? It's wise to evaluate more than just the premium when making your personal insurance selections. While discounts vary by state, your Fireman's Fund® representative can offer several suggestions to reduce insurance premiums.

A Place to Start

- Take advantage of a premium credit for home and auto. Here are three things to consider:
 1. Having Fireman's Fund insure your home and auto is an easy way to earn account credits and the savings can be considerable on your auto policy. If Fireman's Fund insures a primary residence as well as two or more autos, auto rates can decrease by as much as 15%.
 2. In most states, for auto policies continuously insured with us that have no moving violations or involvement in a chargeable accident, we apply a 5% renewal discount after three years (10% after six years) on all cars for bodily injury liability, property damage liability, medical payments, comprehensive and collision coverages.
 3. While availability varies by state, if you have both a Fireman's Fund Personal Catastrophe Cover policy and Scheduled Valuable Possessions coverage, you may qualify for a 5% portfolio credit on the base premium of your homeowners policy. (Of course there may be minimum requirements.)
- Raise your deductible: With a higher deductible option you can lower your homeowners premium without changing any of your current coverage, limits and endorsements. Your savings depends on the portion of the loss you pay. Before you do so, however, consider the out-of-pocket expenses you're willing to pay before your insurance kicks in. For example, moving from a \$500 deductible to a \$1,000 deductible, you'll save about 10% of your base premium. If you increase a Prestige Plus® policy deductible to \$2,500, you can save 20% up to a maximum credit of \$775.



Save on Homeowners Insurance

Open the door to these money saving ideas on your homeowners insurance:

- Approved home safe: If you have a Scheduled Valuable Possessions policy Fireman's Fund offers a highly protected class of jewelry, stamps, and coins at a 20% base-rate reduction for items kept in a permanently attached Underwriter Laboratories, Inc. (UL®) listed home safe. If you have items in a bank vault, you could be eligible for the in-vault rate at a 60-70% deduction.
 - New home: You'll find discounts of 2-20% on homes built in the last ten years simply because the structure, electrical, plumbing, and heating systems are likely to be in top condition when compared to an older home.
 - Safety and security/protective alarm system credits: If you have a combination central station burglar and fire alarm system, or automatic fire sprinklers, you'll get a credit of 15-30%. For example:
 - Installing a properly maintained residential fire sprinkler system in all living areas, and sprinklers or fire detectors in attics, basements, utility rooms, bathrooms and attached structures qualifies for a credit of 10%.
 - Installing an Underwriter Laboratories (UL®) central-station fire or burglar alarm connected to a 24-hour monitoring system qualifies for a credit of 7% for each system.
- Having both fire and burglar alarms earns a combined credit of 15%. (That's 10% for sprinklers, 15% for central station fire and burglar alarms.)

Save on Auto Insurance

Buckle up and learn how to save on auto insurance:

- **Anti-theft devices:** Devices that shut down fuel ignition or starting systems may qualify for discounts to 15%. Vehicles with disabling devices that require drivers to flip a switch or push a button to activate the alarm qualify for discounts to 5%. A comprehensive coverage (what we call "Other Than Collision coverage") discount up to 5% exists for vehicles with anti-theft devices (e.g., alarms whose sounds can be heard 300 feet away for at least three minutes).
- **Safety devices:** We also reduce rates if your car has anti-lock brakes, automatic seatbelts or airbags. You'll get a 5% discount applied to bodily injury and property damage liability for a factory-installed four-wheel Anti-Lock Braking System. A 20% discount applies to your medical payments premium if you have factory-installed automatic seatbelts or airbags on the driver's side only; it's a 30% discount when installed on both front seats. If your car has both automatic airbags and seatbelts, only one discount will apply.
- **Unmarried youthful operators who:** attend college full-time; live on campus over 100 miles from home; and have no vehicle at school, generally pay less.
- **Good students:** full-time students with at least a B average, may receive a discount.
- **Driver education:** drivers under 21 who complete a driver training class, may receive a discount.
- **Defensive driving course:** drivers who complete some state-approved defensive driving classes generally pay less, too. Depending on your state, you may qualify for a 5% credit.



Ask your Fireman's Fund representative to tell you about Prestige Auto[®], which automatically includes some coverages such as emergency towing to preferred mechanics, rental of comparable style car, and ValueLockSM to lock in the car value once a year to restrict depreciation. Prestige Auto[®] now also includes Prestige[®] Roadside Response with concierge services for when your travels take a turn for the worse. It means we'll send proper tools and equipment to the scene when you need a tow, a jumpstart or call for other such services anywhere in the U.S. or Canada. We'll also arrange for a cab or rental car, get flight information or arrange other similar services. Just ask.

Easier Bill Paying on Homeowners and Auto Insurance

Be sure to ask your Fireman's Fund representative about the automatic payment plan with no installment fees. You'll never have to worry about writing a check for auto or homeowners insurance again. With your permission, we can deduct payments from your bank account (e.g., checking, savings, or money market). Visit our Web site for details at www.firemansfund.com.



A company of the
Allianz Group

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.

© 2001-2003 by Fireman's Fund Insurance Company, Novato, CA. All rights reserved.