



When the Dream House is an Insurance Nightmare



Producer
Reference Material
California

Prestige Solutions® opens a new door to the high-value, high-risk homeowners insurance market.

We now provide comprehensive coverage for difficult, non-traditional risks through a non-admitted company, Fireman’s Fund Insurance Company of Ohio (FFOH). This program offers a unique, high-quality coverage that follows the form of the premier admitted homeowners policy, Prestige® Home Premier.

Prestige Solutions

- Covers all causes of loss unless specifically excluded in the policy; most other policies cover only specifically named causes of loss.
- Offers high-limit protection for personal property, including furs, jewelry, stereo

equipment, cash, securities, personal computers, credit cards, fund transfer cards, trailers, and watercraft.

- Pays the full current replacement value on contents, without depreciation.
- Provides Extended Replacement Cost Coverage, which adds protection when cost of replacement exceeds the policy limit on the dwelling, and other structures on the premises.
- Offers flexible coverage options for Loss of Use if your clients need to live elsewhere while their home is being rebuilt.
- Delivers outstanding claims services that are

Coverage	Industry Standard Homeowners Policy	Prestige Solutions® Homeowners Policy	California Prestige® Home Premier Homeowners Policy
Section I – Your Property			
Comprehensive Coverage for All Covered Property	No	Yes	Yes
Definition of “Residence Premises”	One or two family dwellings and other structures on the premises occupied by insured	One, two, three, or four family dwellings and other structures on the premises occupied by the insured	One or two family dwellings and other structures on the premises occupied by insured
Extended Replacement Cost Coverage for Dwelling and Other Structures on Premises	No	Yes, up to 50% over the stated limit*	Yes, up to 100% over the stated limit*
Increased Construction Costs Required by Code	10% of Coverage A	Included in Extended Replacement Cost	Included in Extended Replacement Cost
Coverage B (excluded if used for business or rental)	10% of Coverage A	20% of Coverage A (additional options available)	20% of Coverage A
Coverage C	50% of Coverage A	50% of Coverage A (additional options available)	70% of Coverage A
Loss of Use	30% of Cov. A (Dwellings) 50% of Cov. B (Condos)	20% of Cov. A (Dwellings) 20% of Cov. B (Condos) (additional options available)	No dollar limit
Debris Removal	Included in Coverage A plus 5%	Up to 10% of Dwelling Limit Coverage A B or C	No dollar limit included in Coverage A plus 5%
Replacement Cost on Contents	No	Yes	Yes
Backup of Sewers and Drains	No	Yes	Yes
Glass Breakage if Dwelling is Vacant	No	Yes, but 5% deductible if FFOH not notified of vacancy	Yes, but 5% deductible if not notified of vacancy
Earthquake Damage to Contents	No	No	No
Theft from a Dwelling Under Construction	No	Yes	Yes
Breakage of Personal Property	No	Yes	Yes

*Limitations may apply to homes undergoing construction.

responsive and sensitive to your clients' needs. All this is now available for affluent homes in California brush country, remote homes, homes under construction, and many other unique situations that do not fit traditional insurance markets.

Best of all, Prestige Solutions provides a stable, familiar market to help you serve your affluent clients. Each Prestige Solutions policy is handled by a dedicated surplus lines professional who understands the intricacies of high-value personal insurance accounts.

Prestige Solutions compares favorably with the best homeowners policies in the industry, including their own Prestige Home® Premier.

Only Prestige Solutions offers these superior coverages and services for extraordinary homes. It's a dream come true for you and your clients. Contact us to learn more.

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Section I – Special Limits			
Theft of Jewelry and Furs	\$1,000 combined (excludes mysterious disappearance)	\$5,000 for jewelry \$5,000 for furs (includes mysterious disappearance)	\$5,000 for jewelry \$5,000 for furs (includes mysterious disappearance)
Money	\$200	\$1,000	\$2,000
Securities	\$1,500	\$5,000	\$5,000
Theft of Silver	\$2,500	\$10,000	\$10,000
Theft of Jewelry In-Vault	No	\$50,000	\$50,000
On Premises Business Property	\$2,500	\$10,000	\$10,000
Off Premises Business Property	\$500	\$1,000	\$10,000
Recreate Personal Records	\$1,500	\$5,000	\$5,000
Loss to Electronic Equipment	\$1,500	\$2,500	\$10,000
Recreational Vehicles	No	\$1,000	\$1,000
Watercraft	\$1,500	\$2,000	\$5,000
Trailers	\$1,500	\$3,000	\$3,000
Recreate Business Data	No	\$10,000 on premises	\$10,000 on or off premises
Loss Assessment	\$1,000	\$5,000	\$50,000
Section II – Liability			
Limits Available	Up to \$500,000	Up to \$1M	Up to \$1M
Personal Injury Coverage (includes libel and slander)	No	Yes	Yes
Medical Payments	\$1,000	\$10,000	\$10,000
Coverage for all Residences of an Insured	No	Yes	Yes
Damage to Property of Others	\$1,000	\$1,000	\$1,000

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.

