



## When the Dream House is an Insurance Nightmare



Producer  
Reference Material  
Texas

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 policy, Prestige Home Premier® Texas Homeowners option.

**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.

Coverage	Industry Standard HO-C Homeowners Policy	Prestige Solutions® Homeowners Policy	Prestige Home Premier® Texas Homeowners Policy option
<b>Section I – Your Property</b>			
Comprehensive Coverage for All Covered Property	Yes	Yes	Yes
Definition of “Residence Premises”	One or two family dwelling or other structure on the premises occupied by insured now or within 60 days from effective date	One, two, three, or four family dwelling or other structures on the premises occupied by insured	One or two family dwelling or other structures on the premises occupied by insured now or within 60 days from effective date.
Extended Replacement Cost Coverage for Dwelling and Other Structures on the Premises	No	Yes, up to 50% over the stated limit*	Up to 100% over the stated limit (dwelling only) *
Increased Construction Costs Required by Code	No	Included in Extended Replacement Cost Coverage	Included in Extended Replacement Cost Coverage
Other Structures	10% of Dwelling limit	20% of Dwelling limit (additional options available)	20% of Dwelling limit
Personal Property	50% of Dwelling limit	50% of Dwelling limit (additional options available)	70% of Dwelling limit
Loss of Use	20% of Coverage A (Dwellings) 20% of Coverage C (Condos)	20% of Coverage A (Dwellings) 20% of Coverage C (Condos) (additional options available)	No dollar limit
Debris Removal	Included	Up to 10% of Dwelling limit Coverage A, B or C	Included
Replacement Cost on Contents	Yes (subject to limitations)	Yes	Yes
Backup of Sewers and Drains	Yes	Yes	Yes
Comprehensive coverage of Glass Breakage	No	Yes	Yes
Earthquake Damage to Contents	No	No	Yes
Mysterious Disappearance	Yes	Yes	Yes
Theft of Jewelry In-Vault	No	\$50,000	\$50,000

\* Limitations may apply to homes undergoing construction.

- Delivers outstanding claims services that are responsive and sensitive to your clients' needs. All this is now available for affluent homes in brush country, homes along hurricane paths, 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.



Coverage	Industry Standard HO-C Homeowners Policy	Prestige Solutions® Homeowners Policy	Prestige Home Premier® Texas Homeowners Policy option
<b>Section I – Special Limits</b>			
Theft of Jewelry and Furs	\$500 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	\$100	\$1,000	\$1,000
Securities	\$500	\$5,000	\$5,000
On Premises Business Property	\$2,500	\$10,000	\$10,000
Off Premises Business Property	No	\$1,000	\$1,000
Recreational Vehicles	No	\$1,000	\$1,000
Watercraft	No	\$2,000	\$2,000
Trailers	No	\$3,000	\$3,000
Recreate Business Data	No	\$10,000 on premises	\$10,000 on premises
Loss Assessment	No	\$5,000	\$5,000
<b>Section II – Liability</b>			
Limits Available	Up to \$1,000,000	Up to \$1M	Up to \$1M
Personal Injury Coverage (includes libel and slander)	No	Yes	No
Medical Payments	\$500	\$10,000	\$10,000
Coverage for all Residences of an Insured	No	Yes	Yes
Damage to Property of Others	\$500	\$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.

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