



## When the Dream House is an Insurance Nightmare



Producer  
Reference Material

National Guide  
(Excludes California  
and 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 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.

Coverage	Industry Standard Homeowners Policy	Prestige Solutions® Homeowners Policy	Prestige® Home Premier Homeowners Policy
<b>Section II – Your Property</b>			
Comprehensive Coverage for All Covered Property	No	Yes	Yes
Definition of “Residence Premises”	One or two family dwelling and other structures on the premises occupied by insured	One, two, three, or four family dwelling and other structures on the premises occupied by insured	One or two family dwelling and other structures on the premises occupied by insured
Extended Replacement Cost Coverage for Dwelling and Other Structures on the Premises	No	Yes, up to 50% over the stated limit*	No dollar limit in most states (dwelling only) **
Increased Construction Costs Required by Code	10% of Coverage A	Included in Extended Replacement Cost Coverage	No dollar limit ***
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)	50 - 70% of Coverage A, depending on the state
Loss of Use	30% of Coverage A (Dwellings) 50% of Coverage C (Condos)	20% of Coverage A (Dwellings) 20% of Coverage C (Condos) (additional options available)	No dollar limit**
Debris Removal	Included in Coverage A plus 5%	Up to 10% of Swelling 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 (most states)
Earthquake Damage to Contents	No	No	Yes
Theft from a Dwelling Under Construction	No	Yes	Yes
Breakage of Personal Property	No	Yes	Yes

\* Limitations may apply to homes undergoing construction.

\*\*Also 100% over stated limit in FL.

\*\*\* There is a limit in FL.

- 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 the Eastern seaboard's 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.

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<b>Section I – Special Limits</b>			
Theft of Jewelry and Furs	\$1,500 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	\$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
<b>Section II – Liability</b>			
Limits Available	Up to \$500,000	Up to \$1M	Up to \$1M
Personal Injury Coverage (includes libel and slander)	No, available only by endorsement	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

\*\*\*\* No special limit in VA.

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.

