

## News Release

### **Household Manager Makes Estate Safer**

*Fireman's Fund is first to offer a 10 % discount to homeowners with estate managers*

NOVATO, Calif., (Nov. 02, 2010) – Formally trained household managers who live onsite make homes and estates safer and more secure. They often screen vendors, manage contractors, oversee domestic employees, direct home maintenance, coordinate home security, monitor groundskeepers, and run background checks on new household staff.

“Household estate managers are trained professionals managing the staff and activities that require onsite, day to day oversight”, said Don Soss, vice president high-net-worth personal insurance, Fireman's Fund Insurance Company. “They understand the needs of the estate owners and coordinate the staff which lessens the chance of theft, fires, water damage, liability issues, and catastrophic loss.”

Due to the safer environment a household manager creates, Fireman's Fund now offers up to a 10 percent discount to eligible households.

“It is so important for a well-managed estate to carry the right insurance”, says Soss. “Independent agents and brokers work with the estate to make sure they understand the risks they face.”

Fireman's Fund offers the following coverages and services:

- Ordinary homeowners policies often don't protect a home when costs exceed the amount of coverage stated in the policy. If building costs climb or the rebuilding of the home involves meeting new building codes it is important to have a policy that will pay to replace an insured's home, no matter how much it ends up costing\*.

\*Limitations apply in FL, CA and TX.

- Domestic employee lawsuit coverage includes wrongful employment acts and sexual harassment limits up to \$5 million.
- Workers' Compensation including risk management solutions that reduce the long term costs of employee injuries, injury prevention and safety.

Liability limits up to \$100 million to safeguard the true value of the estate assets for such things as bodily injury, property damage, and legal defense costs with no deductible. The insured can elect to use their attorney to consult on their case in the event of a lawsuit\*\*.

\*\* 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.

- Collections of art, wine, jewelry, etc can be covered with the highest limits and most generous newly purchased limits in the industry.
- Discounts are available for installing security systems, backup generators, water leak detection, and more.
- Automobile insurance includes total loss replacement coverage for a new car up to three years.
- A risk service consultant is available to make recommendations on home safety and security to help prevent losses. This includes advice and consultation on proper care of art and wine collections, water leak prevention, and proper placement of fire and burglar alarm system components.

A well managed household estate includes good risk management and an overall strategy for safety geared toward the unique lifestyle of the family inside.

### **About Fireman's Fund®**

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal and commercial insurance products nationwide. It is rated 'AA-' by Standard & Poor's Rating Services. Fireman's Fund is a member of the Allianz Group, the world's largest provider of property and casualty insurance. For additional information, visit [www.firemansfund.com](http://www.firemansfund.com).

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