



---

Fireman's Fund Insurance Companies  
777 San Marin Drive  
Novato, California 94998  
T. 415.899.2000  
[www.firemansfund.com](http://www.firemansfund.com)

---

## Press Release

### **Historic Property-Gard<sup>SM</sup> Coverage Now Offered by Fireman's Fund Insurance Company**

NOVATO, Calif. (Sept. 24, 2007) – A new insurance product designed to meet the unique needs of historic and vintage commercial properties, Historic Property-Gard, has been introduced by Fireman's Fund Insurance Company. Fireman's Fund® is the only insurer to offer a comprehensive insurance product for historic buildings, which includes tax recapture coverage. For years, Fireman's Fund has insured historic commercial and private properties, including the Newport Mansions in Rhode Island.

The historic property coverage insures buildings and districts that are certified by the National Park Service as well as those that are eligible for historic certification. The policy will also cover "vintage" buildings, which are older buildings that are not eligible for certification but possess historic characteristics and craftsmanship.

"The National Park Service has not certified or deemed eligible all historic properties in America, and America's building stock continues to age. As a result we will see the historic buildings category grow over the coming years," said Mike Roney, product executive at Fireman's Fund. "These buildings have very special craftsmanship needs that need to be addressed within a customized insurance policy. For example, if a historic property is damaged, the materials needed to restore it may not be found at the local building supply store."

Features of the historic property policy includes:

- Flexible valuations: policyholders can choose different valuations ranging from historic replacement cost to guaranteed replacement cost
- Increased cost of construction due to landmark or other local ordinances or laws
- Costs incurred due to increased time to restore
- Historic certification expenses
- Loss of federal, state and local tax benefits
- Increased building assessments
- Green building upgrades to enhance energy efficiency

Fireman's Fund's Historic Property-Gard coverage is now available in all states with New York pending approval.

#### **About Fireman's Fund**

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal, commercial and specialty insurance products

nationwide. Fireman's Fund is a member of the Allianz Group (NYSE: AZ), one of the world's largest providers of property and casualty insurance and other financial services. For additional information, visit [www.firemansfund.com](http://www.firemansfund.com).

# # #

Media Contacts: Janet Ruiz, Fireman's Fund, and (415) 899-5381  
Ellen Snook, Peppercom, (415) 438-9821

© 2007 Fireman's Fund Insurance Company, Novato, CA 94998