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News Release

Fireman's Fund Insurance Company Offers Tips to Go Green At Home

Green homes are healthier, safer and more cost-effective

NOVATO, Calif., (Apr.19, 2010) – Fireman's Fund Insurance Company, the first insurance company to offer green insurance to homeowners, encourages homeowners to consider greening their homes using environmental safety and efficiency standards. <http://www.youtube.com/watch?v=eQFNnB8TyU0>

A green home uses less energy, water and natural resources, and creates less waste. If you are planning to remodel, redecorate or even build a new home, what should you consider?

- **Healthier, Safer Living** – The use of toxin-free building materials helps reduce indoor air pollution, which can be more harmful than outdoor pollution. Green homes also have fewer problems with mold or mildew thanks to natural ventilation and the use of use of ventilation systems to filter and bring fresh air inside.
- **Cost Effective** – According to the U.S. Green Building Council, green homes use 40% less energy than comparable standard homes. With efficient plumbing, drought tolerant landscaping and water conserving irrigation systems, green homes use an average of 50% less water than standard homes.
- **Environmental Sensitivity** – Using rapidly-renewable and recyclable building materials means far fewer natural resources are used in the construction of a green home. The use of wood that is certified by the Forest Stewardship Council helps promote socially and environmentally beneficial forestry practices.

"The health and safety of the family is a top priority for all, yet it's surprising how common it is to neglect easy ways to protect them." says Darryl Page, president of Fireman's Fund Personal Insurance. "We are committed to helping our customers green their homes through education and green upgrades after a loss."

Breathing easy

There's growing evidence that indoor air can be more seriously polluted than

outdoor air, according to the U.S. Environmental Protection Agency (www.epa.gov/iaq). And with 90 percent of your time spent indoors, health risks from airborne pollutants inside the home may be much higher than you think.

Consider these green tips to improve health and safety when remodeling:

- Installing hard-surface flooring rather than carpeting to protect indoor air for the long term. If you decide to go with carpeting, you can now find products that meet the Carpet and Rug Institute (www.carpet-rug.org) air quality standards for low emissions through its Green Label program.
- Ask for carpet manufacturers with recycling programs; many will accept used carpets for recycling or remanufacture. An estimated 5 billion pounds of carpet goes to landfills annually because its synthetic components prevent easy recycling.
- Request paints that do not use volatile organic compounds, known as VOCs, which are used in paints, lacquers and cleaning supplies. VOCs emit gases with significant health effects. Low- or no-VOC paints (and cleaning products) are now widely available.
- Ask your contractor to make recommendations as other common sources of indoor air pollution include cabinetry and insulation (formaldehyde), improperly vented fireplaces and poorly installed or maintained heating and cooling systems or home appliances, such as gas ranges, stove hoods or water heaters.

“One of our largest investments is in our home” said Don Soss, vice president of Fireman’s Fund Personal Insurance. “Homeowners can maximize the investment by using energy efficient systems that save on operating costs as well.”

Saving energy saves you money

The average household can cut its electricity bill by 50 percent through energy efficiency. Here are some tips for [saving energy](#):

Programmable Thermostat

- Install an ENERGY STAR® qualified programmable thermostat – It can save up to \$100 per year in coastal areas and over \$150 inland and pays for itself in less than 12 months. Make sure to install it away from natural cool and hot spots.

Seal Your Ducts

- Have your heating and cooling ducts professionally sealed to save up to \$120 in coastal areas and up to \$190 inland per year.

Seal Your Home

- Seal your home's envelope – walls, floor, ceiling and roof – to save up to 10% on your annual energy bill:
 - Add weather stripping around windows and doors to reduce drafts.

- Use caulking to seal around ducts, plumbing and any other openings in walls, floors and ceilings to reduce air leakage. Begin in the attic, a common place for warm air to escape.
- Seal larger gaps that cannot be covered with caulk or with expanding foam.

Insulate, Insulate, Insulate

- After air sealing, determine the current level of insulation. In the attic, measure the depth of existing insulation using a ruler. If there is less than R-22 (7 inches of fiber glass or rock wool or 6 inches of cellulose) you could probably benefit by adding more. Most U.S. homes should have between R-22 and R-49 insulation in the attic. Insulating ceilings, walls, attics, floors, crawl spaces and basements to recommended standards can reduce heating and cooling costs by 5% to 25%.

Upgrade Your Heating System

- Replace heating equipment more than 15 years old with new ENERGY STAR qualified models. Equipment must be sized and installed properly.
 - Old furnaces cost more to operate per year than new, ENERGY STAR qualified models that are 15% more efficient than standard models.
 - An ENERGY STAR qualified electric heat pump is 20% more efficient and can save you about \$130 annually.
 - An ENERGY STAR qualified boiler uses features like electric ignition and new combustion technologies that extract more heat from the same amount of fuel, to be 10% more efficient than a new, standard model.

Maintain Your Cooling System

- Have your air conditioning unit serviced to cut as much as 15% of cooling costs.

Windows

- Install high efficiency windows, which are 40% more efficient than standard windows. Consider replacing single-pane windows with double-pane windows that are gas-filled with high performance glass (e.g., low emissivity or "low-e" glass). ENERGY STAR qualified windows may help reduce your heating and cooling costs by up to 15%. The windows must be sized and installed properly.

In the interest of protecting policyholders from damage to their homes and property, and educating customers about the health benefits of a 'green' home environment, Fireman's Fund has introduced green homeowners insurance www.ffic.com/green. This innovative coverage is offered to homeowners who currently own green homes or who want to upgrade their residences with green features after a loss using environmental safety and efficiency standards. If a home is completely destroyed, it can be rebuilt to green standards, certified as having Leadership in Environmental and Energy Design status (LEED, www.usgbc.org/leed).

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 by revenue and leaders in the Dow Jones Sustainability Index. For additional information, visit www.firemansfund.com.

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