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Press Release

Advice to Same-Sex Couples Planning Weddings: In Addition to Attire, Flowers and Catering, Don't Forget the Insurance

Fireman's Fund Insurance Company Offers Unique Online Coverage that Protects Private Events in California

NOVATO, Calif. (June 12, 2008) – At roughly the cost of including one additional guest at your wedding, wedding insurance is a smart idea for couples who want to protect the significant investment that this important occasion represents. The same holds true for same-sex couples who are planning to marry beginning June 16 in California as a result of the state's Supreme Court decision to extend marriage to gay and lesbian partners.

Fireman's Fund Insurance Company, in association with RV Nuccio & Associates, offers Weddingsurance[®], an enhanced, online insurance policy for weddings and private events to protect the financial interests of both traditional and same-sex couples.

With the average cost of a wedding today approaching \$27,000 according to the Conde Nast Bridal Group, many couples want to protect their wedding day investment that generally includes special attire, event facilities, caterers, florists, musicians and other expensive suppliers. Inclement weather; flood, fire or power failure at the event venue; lost or damaged attire; photographers and videographers who lose the event images or video; and other vendors who fail to show up can all spell disaster.

"Same-sex couples have the same concerns as traditional couples when it comes to their wedding day," said Jason Cassee, director of marketing for Fireman's Fund Personal Insurance. "It is a once-in-a-lifetime occasion with a huge financial and emotional investment. Our insurance coverage offers customers peace of mind on this important day."

According to a UCLA School of Law study (<http://www.law.ucla.edu>) on the impact of extending marriage to same-sex couples, it is estimated that approximately half of the 102,639 same-sex couples living in California will marry in the next three years. In addition, it is estimated that approximately 67,513 same-sex couples from other states will come to California to marry. Moreover, according to PlanetOut, a media and entertainment company that

conducts surveys about gay and lesbian consumers, gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on nuptials.

Weddingsurance coverage includes:

- **Loss of deposits** – Refunds lost deposits if venues or professionals (e.g., caterer, musicians) fail to provide services.
- **Professional counseling** – Covers counseling needed for the emotional distress of a cancelled event.
- **Cancellation** – Pays up to the limit selected for nonrefundable expenses.
- **Weather** – Available for policies purchased 14 days or more before the event.
- **Photography** – Pays costs incurred (including travel for the wedding party) to retake photographs if the photographer fails to appear or if the negatives are lost, damaged, stolen or not properly developed.
- **Gifts, special attire, jewelry, rental property damage** – Pays to repair or replace such items if they are lost, stolen or damaged.
- **“Change of Heart” coverage** – Protects investment in down payments for venue and vendors if the couple calls off the wedding. (Not available for policies purchased by the party getting married).

Weddingsurance and other private event coverage can be purchased online, up to 24 hours before the event at www.rvnuccio.com. Rather than purchasing pre-packaged policies, customers can tailor their policies by selecting the coverage limits they need from a menu of nine coverages. The minimum premium is \$95, considerably less than that of other private event insurance.

Weddingsurance is underwritten by Fireman’s Fund Insurance Company, www.firemansfund.com/privateevents in association with RV Nuccio & Associates, Inc.

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. Allianz ranks as the most sustainable insurer in the Dow Jones Sustainability Index based on its economic, social and environmental performance. For additional information, visit www.firemansfund.com.

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