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## Press Release

### Fireman's Fund<sup>®</sup> Offers Equipment Breakdown Coverage for Homeowners

#### ***New Insurance is Designed for 'Smart Homes'***

NOVATO, Calif., (Jul. 24, 2008) – Air conditioning, heat, and hot water are just a few necessities supplied by equipment that is susceptible to breaking down. That's why Fireman's Fund Insurance Company is offering homeowners a new coverage to protect against the breakdown of equipment used to provide these and other critical services in the home.

The coverage is unusual since most homeowners' policies do not cover mechanical, electrical, or heating equipment breakdown, resulting in costly repair bills for the homeowner.

Under the new coverage, many types of equipment are covered, including central air conditioning systems (including compressors, condensers, and air handler units), heating equipment and heat pumps, ventilating systems, and boilers and hot water heaters. Also covered are emergency generators, well pumps, filtration systems for air and water, central vacuum systems, swimming pool filtration, pumps, and heating equipment, and chair lifts and elevators.

With the growing number of higher-end 'smart' homes, this equipment has become much more critical. Typically, smart homes integrate technology and services through digital networking for a better quality of living. Fireman's Fund's new insurance also protects the computer systems that manage the equipment. These systems run security systems, pools, spas, central heating and air conditioning, vacuum systems, and more.

"With the trend toward larger homes, smart homes and more sophisticated equipment, homeowners face greater financial losses from breakdowns than ever before," said Don Soss, chief underwriting officer, Fireman's Fund Personal Insurance. "Families depend on this equipment for comfort, safety and convenience. It represents a significant part of a home's value. The breakdown coverage helps protect that investment so a homeowner isn't surprised by a large repair bill."

Equipment breakdown insurance is available June 1 for residents in Illinois. On July 1 it will roll out to homeowners in 31 states (Arizona, California, Connecticut, Colorado, Delaware, Georgia, Idaho, Indiana, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington DC, Wisconsin, and Wyoming. August 1 it will be available for residents in New York.

### **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. It is rated 'A+' by Standard & Poor's Rating Services. Fireman's Fund is a member of the Allianz Group (NYSE: AZ), one of the world's largest providers of insurance and 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](http://www.firemansfund.com).

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