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Press Release

Fireman's Fund Offers Unique Coverage to Protect Innkeepers' Personal Interests, Assets, Income and Reputation

NOVATO, Calif., (Aug 27, 2008) – Recognizing that innkeepers need broad protection and flexible limits. Fireman's Fund Insurance Company is now offering the Innkeepers' Extension Endorsement which combines 32 options in a single package for small inns. These coverages have been bundled together to make it easier for innkeepers to do business and reduce the potential for gaps in coverage.

Protecting the personal interests of innkeepers is of utmost importance. The endorsement includes options – similar to personal lines policies – that are tailored specifically to innkeepers who live on or own the property. It includes coverage for:

- Medical payments for personal guests of the innkeeper
- Personal effects of the innkeeper within the residence and outside the inn
- Loss of use of the residence premises due to a covered loss
- Interim innkeepers or designated individuals who take over the inn while the owner/manager is on vacation

In addition, assets, income and reputation are a concern to small inns. The innkeepers' endorsement goes beyond traditional hospitality coverage to provide solutions for nearly every aspect of an inn's operations, including options for crisis management to protect its reputation, data compromise to protect the security of its sensitive information, and business access to protect its cash flow. Green building coverage and historic property valuation for small inns that have special requirements are also available.

"Small inns and bed and breakfasts have personal interests as well as those of a hotel. This package of coverages is sized and priced correctly and eliminates the need to go to a specialty market," said John Braschi, product director for hospitality at Fireman's Fund.

Key features include:

- Liability coverage and other personal lines are available for the innkeeper and interim replacement

- Commercial auto and liquor liability can be purchased separately
- Coverage for spa exposures and other guest amenities can be provided

The U.S. bed and breakfast (B&B) industry includes about 20,000 establishments with combined annual revenue of about \$4 billion. According to www.hoovers.com/bed-and-breakfast-inns, the B&B industry is a subset of the \$130 billion per year U.S. lodging industry. Target accounts are inns with more than 5 and less than 20 rooms, which are the bulk of the Bed and Breakfast market.

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.

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