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## Press Release

### **Protecting Your One-of-a-Kind Holiday Gift**

#### ***How to Best Safeguard Luxury Goodies Found in the Neiman-Marcus Christmas Catalog***

NOVATO, Calif. (December 10, 2007) – Buying your loved one a spare-no-expense fantasy gift from the Neiman-Marcus Christmas catalog takes more than a hefty bank account. Luxury shoppers should also ask themselves, “Do I have the right insurance if something happened to it?”

Only a handful of companies in the United States offer specialized insurance coverage for rare and one-of-a-kind valuables. One of them is Fireman's Fund Insurance Company. Don Soss, chief underwriting officer for Fireman's Fund Personal Insurance, says most of these remarkable gifts wouldn't be safeguarded under a standard homeowners insurance policy.

“If you value amazing and extravagant gifts like these, then you want to be sure you are protecting your investment,” says Soss. “Properly insuring them will make sure the Grinch doesn't ruin a buyer's once-in-a-lifetime holiday purchase.”

Several of the gifts would require a special type of collections insurance which safeguards fine art, jewelry, antiques and other valuables. This would protect the 100-foot long dragon topiary with blown glass eyes and gold leaf horns, valued at \$35,000, the white and pink diamond encrusted Vertu Signature mobile phone, selling for \$73,000, and a \$1 million “diamond in the rough” necklace weighing 305 carats.

Would the 60" x 48" His & Hers portrait in chocolate, priced at \$110,000, qualify as fine art? Yes, according to Soss, who advises it be hung in a location away from heat and other elements, and be enclosed in glass – this would prevent a toddler or pet from taking a bite out of it (which, by the way, would be covered under Fireman's Fund's policy).

Perhaps the most dazzling gift in the catalog is the Classical Superstars Fantasy Concert. Offered at \$1.59 million, it buys a performance by the famous Kirov Orchestra for 500 guests, hosted by TV personality Regis Philbin (purchase price includes the grand piano). But if the hotel where the concert was to be held was flooded or had a power failure causing cancellation of the concert, Fireman's Fund's private events policy would cover the costs of re-staging the event.

The holiday season is a good time to re-evaluate your insurance needs, suggests Soss. "As individuals acquire more wealth and valuables, their insurance requirements change. Updating your coverage will ensure a happy new year."

### **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. For additional information, visit [www.firemansfund.com](http://www.firemansfund.com).

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