

## Press Release

### **Fireman's Fund Insurance Company Offers New Coverage for Small Business Hotels, Motels, and Inns**

#### ***New Product Includes Customized Protection for Assets, Income and Reputation***

NOVATO, Calif., (Dec. 16, 2008) – Fireman's Fund Insurance Company is introducing new coverage for small business hotels, motels, and inns, giving hotel owners some of the broadest protection and most flexible limits in the market. This bundled coverage makes it easier to do business and reduces the potential for insurance gaps.

The new coverage eliminates the need to add other endorsements, to search the market for equivalent coverage, or to match up restaurant, motel, and hotel coverages. It provides flexibility including blanket limits for coverages that have the higher limits most often needed.

Fireman's Fund® offers more than 40 specialized coverages, including off-site event cancellation, communicable disease expense, tips included as business income, key person replacement expense, and realty tax increased assessment.

"Our coverage goes beyond traditional hotel, motel, and inn coverage to provide solutions for nearly every aspect of a hospitality operation," said John Braschi, product director of hospitality, Fireman's Fund. "As a leader in insuring the hotel and restaurant industries, we're familiar with the operations, the competitors and the major risks that threaten hotel owners."

Customized protection for assets, income, and reputation is available with the following options:

- Crisis management – to protect reputation.
- Data compromise – to protect the security of sensitive personal information.
- Business access – to protect cash flow.
- Historic property valuation – for properties with special requirements.
- Green-Gard<sup>SM</sup> coverage – for buildings that are LEED® certified and those with green renovations.

"Green hotels are more energy efficient and use less water," says Braschi. "This trend helps hoteliers' bottom line and is attractive to customers. Our

risk services team provides easy and low cost solutions to help hoteliers 'green' their facilities as a part of our green loss control assessment."

**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 'AA-' 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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