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Press Release

Essential Gadgets Help with Disaster Preparedness

NOVATO, Calif. (July 31, 2007) – The inexpensive gadgets and devices available on the market today can help homeowners and their property survive a disaster. Fireman's Fund Insurance Company recommends certain gadgets which can save valuable possessions or even lives during a natural or man-made disaster. Even better, some safety improvements may also result in rate credits on a homeowner's policy premium.

Gas Shut-Off Valves

During an earthquake, fire, hurricane or tornado, a gas shut-off valve can protect a home and its residents from fire caused by a ruptured gas line. These devices restrict the flow of propane or natural gas to a home when a line breaks due to a natural disaster – or even just a construction mishap. These valves remain open when the pressure in the lines is normal. They automatically close if the flow of gas is interrupted by a rupture. This helps protect a home and its occupants from the risk of an explosion and gas fire. Many models automatically reset when gas lines are repaired.

Garage Door Braces

During a hurricane, garage doors, because of their size and length, are especially susceptible to high winds, creating a possible entry point for destructive pressure during a hurricane, says Mike King, vice president of Fireman's Fund Personal Insurance. Vertical and horizontal aluminum braces will help to stabilize a garage door. Some types of braces can be removed when a hurricane threat passes and then reapplied when another threat rolls around.

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Portable Weather Alert Radio

A portable, battery-powered weather alert radio is essential in areas prone to hurricanes, tornadoes, storms or floods. These radios can keep a family abreast of civil and weather disasters 24/7 with broadcasts from the National Oceanographic Atmospheric Administration (NOAA) and other agencies. According to King at Fireman's Fund, a weather alert radio is less likely to be disabled by weather disturbances than a cell phone or tornado siren. Some models come specifically tuned into appropriate broadcasts for a particular region. Weather alert radios are sold online or at electronic stores such as Radio Shack.

Home Generator with Transfer Switch

Power outages or shortages can result in the loss of air conditioning during a deadly heat wave or lifesaving equipment such as oxygen tanks. Power outages can also threaten extensive wine collections. A portable or permanent stationary backup generator linked directly to a home's electrical system by a professionally installed transfer switch can reduce the effects of a power outage or shortage. The permanent stationary generator can sense when electricity goes out and automatically switch on, providing power through the transfer switch to predetermined circuits.

Fireman's Fund recommends that specific circuits be included on a home generator, specifically all-alarm circuits, the heating, ventilating and cooling circuits, and refrigeration circuits (including wine coolers). The circuit that opens a home's garage doors or driveway gate can also be added in case evacuation during an emergency becomes necessary.

For tips to protect against tornados, visit www.firemansfund.com/tornado; check out hurricane advice at www.firemansfund.com/hurricane. Also, information about preparing for earthquakes is available at www.firemansfund.com/earthquake.

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. For additional information, visit www.firemansfund.com.

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