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## Press Release

### **Fireman's Fund® Adds General and Professional Liability Coverages for Senior Living Facilities in Texas and Florida**

NOVATO, Calif. (September 26, 2007) – Fireman's Fund Insurance Company today announced it has begun writing General and Professional Liability coverages for Texas and Florida Assisted and Independent Living facilities. This expansion rounds out Fireman's Funds comprehensive suite of property, auto and now liability coverages created specifically to protect residents, guests, property and income streams of senior living facilities.

With the first of the baby boomer generation having reached the age of 60, the number of seniors entering senior residential communities is rapidly growing, and senior living businesses - from Independent and Assisted Living facilities to Skilled Nursing and Continuing Care Retirement Communities (CCRC's) – are expected to continue to grow over the next decade.

Fireman's Fund's Senior Living offering helps ensure the success of these businesses by offering coverages and services that address key risks such as contaminated food, communicable diseases, emergency vacating, property of residents and staff, employee theft, lost keys, and mobile equipment. This Fireman's Fund program also offers the following coverage solutions:

- Crisis management coverage to protect the reputation of senior living facilities.
- General and professional liability on an occurrence basis- not a claims-made-basis. This means less chance for gaps in coverage.
- Prior acts coverage that bridges gaps that may occur when moving from a claims-made to an occurrence form.
- Specialized coverage for sexual misconduct and physical abuse vicarious liability.

"Fireman's Fund recognizes the evolving set of risks that are unique to senior living facilities," said Christopher Smith, vice president, commercial

insurance, Fireman's Fund. "With our enhanced product and service offerings, we are better able to serve the growing number of residents, guests, and staff in these communities by handling the complex exposures of senior living operations."

As an additional coverage option, Fireman's Fund offers Green-Gard<sup>SM</sup> Building coverages for owners of senior living facilities who want to capture green benefits. Under Fireman's Fund *Green Building Replacement*, *Green Upgrade*, and *Commissioning coverages* commercial property owners and managers are able to rebuild and replace their facilities with green alternatives such as:

- Non-toxic, low-odor paints and carpeting
- Energy Star<sup>®</sup>-rated electrical equipment
- Interior lighting systems that meet LEED<sup>®</sup> or Green Globe<sup>®</sup> requirements
- Water efficient interior plumbing

By taking advantage of Green-Gard, senior living facility operators can provide a healthier living environment for their residents while maximizing energy efficiency and cost savings for their facilities.

Fireman's Fund also offers a full-service package that includes specialized services for complete asset protection. Fireman's Fund senior living loss control specialists review senior living facilities to identify risks, and partner with the facility to reduce injuries, property damage, auto and liability claims.

### **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](http://www.firemansfund.com).

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