



## News Release

### **Fireman's Fund® Introduces Special Coverage for the Restaurant and Recreation & Leisure Industries**

NOVATO, Calif., April 13, 2006 – With an increased focus on the hospitality industry, Fireman's Fund Insurance Company has introduced an end-to-end risk management solution for restaurateurs, as well as recreation and leisure business operators, with coverage specifically created for their unique needs.

To serve the dynamic restaurant market, Fireman's Fund® has developed a program specifically for restaurateurs with the right combination of coverage and service, offering both a Commercial Package and Business Owner's Policy (BOP) solution. This combination of innovative coverage, risk management programs and value-added services appeals to restaurateurs at a variety of establishments, from a white-tablecloth full-service restaurant to a fast-casual or family restaurant. Owners, managers and chefs who value guest safety and financial success should embrace the following benefits:

**Property-Gard® Restaurant Plus**  
**Provides for clean up and medical costs in the event of food contamination. The Property-Gard policy gives restaurateurs the confidence that their guests will enjoy their dining experience securely and safely.**

#### **Business Income and Off Premises Services**

When suppliers are unable to deliver or business disruptions force temporary closures, a restaurant's finances can be affected. With Off Premises Services and Business Income coverage, restaurateurs can concentrate on their kitchen.

#### **Tips Included as Business Income**

A restaurant's most valuable asset is the employees. With Tips Included as Business Income, restaurateurs can guarantee that employees' tips are covered during a restaurant closure due to a covered loss.

#### **Fine Arts and Wine Valuation**

Artwork and fine wine can accentuate the ambiance of a restaurant. Wine Collection Valuation endorsements help protect this key investment by covering the menu price of the wine, not just the original purchase price. To allow for appreciation of valuable artwork, art is covered for up to 150 percent of its original insured value.

#### **Valet Parking**

**Protecting patron vehicles with our Valet Parking Extension means restaurateurs can offer the convenience of valet parking without the worry of damage by a reckless driver.**

Because the needs of restaurateurs and recreation business operators overlap, many of the restaurant coverage apply to the recreation and leisure industry as well. But golf, tennis, swim and country clubs face unique perils. To address these needs, Fireman's Fund has introduced an expansive coverage and service solution for recreation and leisure business operators. These innovative policy options take into account changing factors in the club business. This value-added program has strong property coverage and business income protection -- with flexible limits and separate deductibles for key exposures.

Special coverage for the Recreation and Leisure program include:

### **Key Employee Replacement Expense**

Because a renowned golf or tennis pro, golf course superintendent or club manager is often a key to a club's success, Fireman's Fund covers the club's expenses to recruit or relocate replacement and key personnel who become permanently disabled. They also automatically cover these individuals as additional insured under their liability policy.

### **Extraordinary Advertising and Promotion Expense**

**Letting customers know that an establishment has re-opened is critical to success, so Fireman's Fund reimburses for the marketing and communications expenses associated with reopening the business after a closure due to a covered physical loss.**

### **Event Cancellation and Postponement Reimbursement**

This coverage reimburses for non-refundable expenses if an event held at a club must be cancelled or postponed because of a covered loss.

"We have a broad appetite for the hospitality industry and can cover all of an agent's client insurance needs with a single package, which makes it easy for agents to sell our solutions," said Sue Miller, vice president for Commercial Business at Fireman's Fund. "We complement our products with services that include the iCustomer Series<sup>®</sup> Community Portals for restaurants, and recreation and leisure. We provide restaurateurs with free, online industry resources and preferred pricing on partner vendor services, industry-focused Loss Control and Client Services, and Claims service, with the highest overall satisfaction rating in the industry."

The iCustomer Series Recreation and Leisure Community site offers a broad range of articles, such as how to protect members and guests from exercise equipment injuries and how to reduce liability on golf course grounds. Preferred pricing from national vendors for services such as pre-employment screening, data backup and software marketing tools is available, giving policyholders a competitive advantage.

### **About Fireman's Fund Insurance Company**

Fireman's Fund 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 insurance and other financial services. For more information about Fireman's Fund, visit [www.firemansfund.com](http://www.firemansfund.com).

---

---

For more information contact Peppercom, Ellen Snook, 415-438-9821 or Janet Ruiz, Fireman's Fund, (415) 899-5381.

