



Commissioning Coverage for Green Buildings

Part of the Green-GardSM Suite of Offerings for Green Building

If you have a loss, Fireman's Fund will pay up to \$25,000 for an engineer to test and balance your HVAC systems even if they weren't damaged.



Fireman's Fund[®] is a member of the U. S. Green Building Council



Fireman's Fund
Insurance Company

A company of Allianz 

If you're concerned about energy costs you'll want to make sure your building systems (HVAC, electrical, and plumbing) are operating efficiently. For any loss that exceeds \$10,000, Fireman's Fund will pay for a professional commissioning engineer to oversee your building's repairs and inspect new or repaired systems.

Why have your building commissioned?

Your investment in resource efficiency won't yield its full value unless those systems are operating properly. The commissioning engineer hired by Fireman's Fund will make sure all systems are installed to manufacturer's specifications, meet the architect's intentions, and are operating the way you want.

If something is amiss, you can correct the problem at the outset so your investment will start its full payback immediately. For example, when a commissioning engineer tests and balances your systems – and they're working at peak efficiency – you could reduce your heating and cooling costs by as much as 20 percent.

Here's another reason for commissioning: In commercial buildings, the majority of losses result from faulty electrical, HVAC, and plumbing systems. Having your building professionally commissioned greatly reduces the risk of another loss down the road.

Why rebuild green?

With extensive natural light, properly circulating air, and low-odor carpets and paint, green buildings are more attractive to tenants. Studies show employees in green buildings are more productive and miss work less often than their counterparts in standard buildings. Abundant natural light is also estimated to increase retail sales by up to 40 percent.

Green buildings are also cheaper to operate. An EPA study reports that a 30 percent reduction in energy use lowers annual costs by \$25,000 for every 50,000 square feet of office space. Efficient plumbing systems that recycle gray water to flush toilets also reduce your water costs.

Fireman's Fund HeritageSM

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. We encourage our agents to participate.

www.firemansfund.com/heritage

www.firemansfund.com

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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