



Fireman's Fund Upgrade Coverage

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

The only coverage that lets you rebuild your property with environmentally conscious alternatives.



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



Fireman's Fund Insurance Company

A company of Allianz

Fireman's Fund[®] Green Real and Personal Property Upgrade extension is the first and only coverage that lets you rebuild and replace your property with environmentally conscious alternatives if you have a covered loss.

This coverage is specifically designed for those who have not yet made green upgrades, or have not attained green certification from the U. S. Green Building Council (USGBC). If you have a loss, you can upgrade with green features such as:

- Non-toxic, low-odor paints and carpeting
- Energy Star-rated electrical equipment
- Interior lighting systems that meet USGBC requirements
- Water-efficient interior plumbing
- Energy-Star-qualified roof and insulation materials.

If you have a total loss, Fireman's Fund will pay to rebuild your structure, from top to bottom, as a green-certified building. From removing and recycling debris and installing lighting and electrical equipment, to implementing efficient water and waste systems, Fireman's Fund will cover the cost to build a fully sustainable and energy-efficient structure.

Fireman's Fund will also pay up to \$25,000 in certification fees with the USGBC, plus the cost to hire a USGBC-accredited professional to oversee design and reconstruction.

Examples of Losses Covered

You own a six-story, 26,000-square-foot building downtown, which you lease to an educational software company. A fire breaks out in the kitchen of the third floor, damaging the sink, stovetop and countertop, and charring the walls and ceiling. Fireman's Fund covers the cost to remove and recycle the debris, install an Energy Star-rated stovetop, add an under-sink, water-heating unit, and repaint the walls and ceiling with non-toxic, low-fume paint.

You own a retail strip shopping center with six tenants. Over the years, you have installed water-efficient plumbing systems and energy-saving lighting systems; you have even installed solar panels. The solar system pays extra dividends; you sell the surplus electricity it generates to a local utility. When a windstorm destroys the panels, Fireman's Fund covers the cost to replace the solar system, and reimburses you for the lost income from the interruption to your energy sales.

Protect Your Bottom Line

Greening your business is an investment that pays for itself in reduced energy bills, increased employee productivity and higher occupancy rates. Whether you've made green renovations to your building, or want to rebuild green if you have a loss, we've got you covered with solutions that will protect both your financial and environmental investments.

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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