

Commercial Business

# New Vehicle Replacement Coverage

With Hybrid Upgrade Endorsement



**Fireman's Fund**<sup>SM</sup>  
Insurance Company

A company of **Allianz** 

Fireman's Fund<sup>®</sup> is the only carrier that will cover the full replacement cost of a commercial vehicle including the cost to replace with a new vehicle.

## Broader Coverage, Greater Security

Most insurance carriers will cover the replacement of a commercial vehicle, offering policyholders the actual cash value if an auto is damaged beyond repair or stolen. But the actual cash value doesn't take into account the auto dealer's mark-up – or the fact that replacing a damaged vehicle with a new model could cost thousands of dollars more.

Fireman's Fund has a better solution. Our New Vehicle Replacement Coverage will insure the full replacement cost of a commercial vehicle that is a total loss for up to three years as well as the cost to replace with a new vehicle. We'll replace the vehicle with the most current make and model if available, including similar equipment and options – without any deductions for depreciation.

## Upgrade to Green with Hybrid Endorsement

Our New Vehicle Replacement Hybrid Upgrade Coverage gives your clients the option to upgrade to a hybrid model (or its equivalent) during the first three model-years – an attractive choice for clients of yours who want to protect the value of their assets, reduce their energy costs, and do something good for the environment. And there's no deductible\* for this coverage package – the likes of which you won't find anywhere else in the industry.

## Industry-Leading Products and Services

In 2006, Fireman's Fund became the first insurance company to offer green coverage to its Commercial Business customers. We continue to lead the market with new products and services for real estate owners, hotels, restaurants, manufacturers, fleet managers, and homeowners.

## Key Coverage Highlights

- Endorsements delete any deductibles\* in the event of a total loss
- Endorsements offer enhanced auto rental reimbursement coverage for up to \$3,500
- Can be written in conjunction with our Personal Insurance auto coverage
- Can be applied to businesses large and small in any industry

## What Makes Our New Vehicle Replacement coverages different?

- No other carrier offers full replacement cost and appreciation in a single package.
- No other carrier offers an option to replace a totaled or stolen vehicle with a hybrid model or its equivalent.
- No other carrier has as much green expertise as Fireman's Fund.

\* Some states require application of minimum physical damage deductibles.

Your current policy may not offer this type of coverage, but Fireman's Fund® does:

A two-year-old truck in your delivery fleet is sideswiped on the freeway and crashes into a retaining wall, bending its frame beyond repair. You'd not only like to replace the truck with a new one, but you'd also like to upgrade to a more environmentally friendly hybrid model. Unfortunately, your current insurance policy only offers you the actual cash value for the vehicle, which has depreciated by several thousand dollars since you bought it.

With Fireman's Fund New Vehicle Replacement Cost Coverage, you could buy a new model of the same truck with similar features – even if it now costs more than what you paid for it two years ago. And if you purchased the Green Hybrid Endorsement, you could buy a new hybrid model of the same truck – again, even if it cost more than the model you bought two years ago.

**If you don't have this coverage, you may not have complete protection. Call your Fireman's Fund representative today.**

*This examples is for illustrative purposes and does not represent a specific instance. Real-life situations may differ in factual backgrounds.*

## The Fireman's Fund® Difference

### Access to the iCustomer Series® Community Portal:

Fireman's Fund policyholders have free, unlimited access to our Green Resource Center, as well as information on the top causes of loss in their industry, specific risk management solutions, and preferred pricing for business products and services from specially selected vendors.

**Experience:** We've been insuring commercial fleets for more than 100 years, so we understand the risks of their business.

**Financial Strength:** Fireman's Fund is one of the premier property/casualty insurers in the U.S. and a proud member of Allianz SE, a worldwide financial services leader.

**Specialized Claims Service:** Your clients have 24-hour access to in-house claims adjusters who have special training in fleet operations and can help them implement creative solutions for employees facing return-to-work challenges.

## Supporting Firefighters for Safer Communities

Fireman's Fund® contributes a portion of profits to support firefighters for safer communities, through our Heritage Program<sup>SM</sup>. We encourage our agents to participate. [www.firemansfund.com/heritage](http://www.firemansfund.com/heritage)

**"An innovative, intelligent solution.... Hands down, I can't speak more highly of this product."**

–John Hottinger, Morris & Garritano Insurance Services



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



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Coverages may differ by state.

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