



Private Event: Enhanced Protection From the Unexpected

The average cost of a wedding grew 73 percent from 1990 to 2005.

Your customers are planning a wedding, bar/bat mitzvah, or private birthday bash with excitement. But have they thought of what could go wrong: bad weather, venue insolvency – even cold feet?

Escalating price tags on private special events leave your customers vulnerable (and likely underinsured) if disaster strikes. From 1990 to 2005, the average cost of a wedding grew 73% to nearly \$27,000 – with higher-end weddings running into six or seven figures. If your customers don't want to pay to host their events twice, they need specialized insurance. You can help secure an affluent customer's special day and build account-rounding opportunities in the process.

The Rising Cost of the "Average" Wedding

EXPENSE	1999	2005	% CHANGE
Wedding rings	\$1,060	\$1,651	56%
Music	\$745	\$1,250	68%
Photography/video	\$1,263	\$2,570	103%
Rehearsal dinner	\$762	\$1,153	51%
Flowers	\$775	\$1,121	45%

SOURCE: FAIRCHILD BRIDAL GROUP

Fireman's Fund® Private Event insurance* now protects your customers with several new features. These include the optional change-of-heart coverage – the first time an insurer has included it in this type of policy. We've lowered our minimum premium (\$95) – it's far lower than those of our competitors. Also, agents and customers can now buy policies online in a matter of minutes.

Benefits to Agents

- This sale can serve as an entrée to wealthy clients, giving you an opportunity to cross-sell additional products.
- Obtaining Private Event insurance on behalf of your customers is easier than ever. You can quote, buy, print the policy, and receive an invoice – all online.
- Your attention to customers' needs increases their loyalty and satisfaction.

Target Customers

- Customers renting a facility that requires liability coverage for a private event (true for 50 percent of rented venues today)
- People planning multipart celebrations – customers can choose to cover up to four related events on one policy
- Customers planning large private events well in advance – cancellation and change-of-heart coverages are recommended

* The Private Event insurance program is underwritten by Fireman's Fund and has been administered by R. V. Nuccio & Associates, Inc. since 1992. Private Event is also marketed under the trade name Weddingsurance®, Barmitzvasurance®, and Celebrationsurance®.

Fireman's Fund Insurance Company

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Policy Highlights

Customers can choose their policies “à la carte”—unusual for this market. They can select from coverages and pick a limit for each one. Options include:

- **Liability insurance** – Required by 50 percent of rented facilities and by nearly all prestigious venues, such as five-star hotels; most homeowners policies do not cover outside events
- **Cancellation** – Pays up to the limit selected for nonrefundable expenses
- **Weather** – Available for policies purchased 14 days or more before an event
- **Photography** – Pays costs incurred to retake photographs if the photographer fails to appear or if the negatives are lost, damaged, stolen, or not properly developed
- **Gifts, special attire, jewelry, rental property** – Pays to repair or replace such items if they are lost, stolen, or damaged

New Features

- Instant online purchase at www.rvnuccio.com
- As low as \$95
- **Change-of-heart optional feature** – Recovers expenses if the bride or groom experiences cold feet during the planning process, subject to limitations; must be purchased by the person who finances the event, not the honoree(s)
- **Loss of deposits** – Refunds lost deposits if venues or professionals (e.g., caterer, disk jockey) fail to provide services

Coverage Comparison Chart

Feature	Fireman's Fund Private Event Insurance	Competing Carriers
Innocent party change-of-heart coverage	Available	Not available
Liability coverage for up to four events in one policy: for example, rehearsal, rehearsal dinner, ceremony, and reception	Available	Not available (Must purchase multiple policies)
Flexibility to tailor property coverages and limits to fit an occasion	Available	Not available (Must choose from several packaged products with preset coverages and limits)
Minimum premium (including liability and cancellation)	\$95	\$342–360
Advance purchase	Can purchase up to the day before the first event (Weather: 14 days before)	Must purchase at least 15 days before the first event
Policy limits for liability	Up to \$2 million	Up to \$1 million

Instant online purchase at www.rvnuccio.com.

- **More international destinations** – Covers destination weddings in Canada, Puerto Rico, the British Isles/Ireland, and parts of the Caribbean (liability not covered in the British Isles/Ireland or Caribbean)
- **Professional counseling optional feature** – Covers counseling needed for the emotional distress of a cancelled event, up to the chosen limit

Getting Started

Encourage your customers to visit our program administrator, R.V. Nuccio & Associates, Inc., at www.rvnuccio.com to purchase a policy online. Or, you can obtain the policy on their behalf, which is easier for agents now than ever before. Customers can also call 1.800.ENGAGED for more information about the Web site.

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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60378-B-4-07



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