



Fireman's Fund[®]
Insurance Company

Green-GardSM

Green Building Coverages



Introducing Green-GardSM

Certified Green Building Coverage Upgrade Coverage Commissioning Coverage

Whether you've built green from the ground up, have made green renovations to existing buildings, or would like to rebuild as green in the event of a loss, we offer a full suite of green coverages designed to protect both your financial and environmental investments.

Better Buildings, Better Coverage

Only Fireman's Fund® offers a Green upgrade extension that gives you the option to rebuild and replace with green alternatives such as:

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

From removing and recycling debris, installing lighting and electrical equipment, and implementing efficient water and waste systems, your reconstruction costs are covered, allowing you to rebuild to green standards in the event of a loss.

If your property suffers a total loss,
Fireman's Fund will pay the cost
to rebuild, from top to bottom,
as a green certified building.

Protect Your Investment

If your property is already green certified, you'll want the kind of coverage that supports your standards and protects your assets. Fireman's Fund® offers the first insurance solution tailored to the particular construction and maintenance of your property.

Traditional insurance plans simply don't address the unique coverage needs that result from the combination of complex requirements and regulations, specialized materials, and systems. Our Certified Green Building coverage restores your property to its original, green-certified condition should you suffer a loss.

We'll even cover the cost to hire a Leadership in Energy and Environmental Design (LEED®)-accredited professional to oversee the repairs. Plus, we'll reimburse you for any loss of income incurred through the use of alternative power generating equipment.

Reduce Insurance Costs

Lower energy costs, improved indoor air quality, reduced absenteeism, increased productivity – green buildings outperform traditional buildings on many levels. By investing in state-of-the-art electrical, plumbing and roof systems, green building owners experience fewer incidents of risk and loss. In recognition of this, Fireman's Fund offers discounted pricing for building owners who commit to green standards.

Rebuild it Right

After a loss, Fireman's Fund ensures that your replacement components perform as intended, *and* that they are integrated with the other systems in your building. Our Commissioning coverage applies to green certified as well as traditionally constructed buildings.

Following a loss, Fireman's Fund will cover the cost to hire a commissioning engineer to:

- Ensure that your building systems (HVAC, electric and plumbing) operate at peak performance and in alignment with one another.
- Test and balance your HVAC system, including heat, ventilation, and air conditioning – whether or not it was directly involved in the loss.

For more information, contact your local insurance agent, or visit us online at www.firemansfund.com/green



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

