



Fireman's Fund HeritageSM Fact Sheet

What is Fireman's Fund Heritage?

Fireman's Fund Insurance Company has a social mission to support firefighters for safer communities through the Fireman's Fund HeritageSM program. Through this program, Fireman's Fund[®] and its network of independent agents provide grants and volunteer support to local fire departments, national firefighter organizations and non-profit fire and burn prevention organizations. Through this program, Fireman's Fund has awarded millions of dollars in grants to fire service organizations and fire departments (Over \$7M).

How does Fireman's Fund support firefighters?

Fireman's Fund, its employees and network of independent agencies award grants for the purchase of equipment, fire prevention tools, firefighter training, fire safety education and community emergency response programs. Fireman's Fund employees and the employees of Fireman's Fund agents also provide volunteer support to local fire departments and non-profit fire and burn prevention organizations. Fireman's Fund has also partnered with national fire service organizations to sponsor programs that improve firefighter safety and reduce line-of-duty deaths across the country.

Why do firefighters need additional funding and support?

Funding challenges have left many volunteer and paid fire departments without adequate resources. First on the scene of any emergency, firefighters must be prepared to respond to natural disasters, accidents, medical emergencies and terrorist attacks – as well as fires – despite increasingly limited resources. Here are some startling national statistics:

- Seventy-eight percent of fire departments must raise or seek funds to cover some or all of their expenses (FEMA/NFPA, Dec. 2002).
- One-third of firefighters on any given shift will not have access to a self-contained breathing apparatus, which is needed to enter smoke-filled buildings (FEMA/NFPA, Dec. 2002).
- An estimated 792,000 firefighters serve in fire departments without programs to maintain basic firefighter fitness and health (FEMA/FFPA, Dec. 2002).

How does the program work?

Fireman's Fund Heritage supports firefighters by awarding grants through different channels:

- Across the country, agencies that sell Fireman's Fund products can direct grants to local fire departments based on the size and growth of their business with Fireman's Fund.
- Fireman's Fund employees can nominate their local fire departments for grants and also are encouraged to volunteer with neighborhood fire departments and non-profits focused on fire and burn prevention.
- Fireman's Fund partners with national fire service organizations to sponsor vital, nationwide programs to improve firefighter health and safety and specifically designed to prevent line-of-duty deaths.

Who is Fireman's Fund Insurance Company?

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal, commercial, and specialty insurance products nationwide. Based in Novato, Calif., Fireman's Fund is a member of the Allianz Group, one of the world's largest providers of property and casualty insurance and other financial services.

How is the program tied to Fireman's Fund's unique history?

Fireman's Fund was founded in San Francisco in 1863 with a mission to give a portion of its profits to support firefighters. Throughout its history, Fireman's Fund has carried on a heritage of innovation and community involvement, as one of the few insurance companies to honor all claims following the 1871 Chicago fire and 1906 San Francisco earthquake; as a pioneer in insuring major civic infrastructure projects like the Golden Gate Bridge; and through volunteer programs and corporate giving. Today, Fireman's Fund continues its founding mission to support firefighters through its Fireman's Fund Heritage program.

What is Fireman's Fund Heritage supporting at the national level?

Fireman's Fund has partnered with the International Association of Fire Chiefs to help fund a program to improve firefighter safety practices, and with the National Fallen Firefighters Foundation's campaign to reduce firefighter line-of-duty deaths. Fireman's Fund has also supported the National Volunteer Fire Council's program to reduce one of the leading causes of firefighter deaths – heart attacks.

In addition, the company is the first corporate partner for the Fire Corps, a nationwide program that helps fire departments identify citizens to assist firefighters with non-emergency projects such as general administration and fire safety education activities.

How are Fireman's Fund agents involved?

Agencies that offer Fireman's Fund products are able to direct grants to fire departments and burn prevention organizations based on the amount of business they do with Fireman's Fund and the growth of that business.

How are Fireman's Fund employees involved?

The Fireman's Fund Heritage "Bucket Brigade" program provides employees and the employees of agencies offering Fireman's Fund products the opportunity to support firefighters at the grassroots level. Through the Bucket Brigade, employees learn about opportunities to volunteer at local fire departments, nominate fire departments for grants and review fire department grant applications for funding.

This program was named after a community-based approach to firefighting in the days before fire hydrants. Citizens banded together to form a "bucket brigade" – a line to pass buckets of water to fight fires. Similarly, Fireman's Fund employees and its independent agents are joining forces today to support firefighters for safer communities.

How do fire departments apply for grants?

Fire departments that are interested in receiving a Fireman's Fund Heritage grant are encouraged to share information about their needs with Fireman's Fund. This can be done by filling out our fire service needs survey at: www.firemansfund.com/heritage.

Does Fireman's Fund sell insurance specifically for firefighters or fire departments?

Fireman's Fund currently offers property and casualty insurance products to firefighters who fall into its market segments. In addition, the company is developing and piloting products specifically for firefighters and fire chiefs. There are plans to launch these new products in 2006.

Is Fireman's Fund Heritage a Foundation?

No. Fireman's Fund Heritage is a corporate giving program of Fireman's Fund Insurance Company.

How can you get more information?

Additional information about Fireman's Fund Heritage is available at www.firemansfund.com/heritage.

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