

Your home—be it a suburban showpiece, coastal getaway, urban loft or other fine property—is one of the most important aspects of your successful lifestyle. Our far-reaching coverage options come with the flexibility needed to protect unique residences.

Get the Facts

Many homes are insured based on values that are vastly underestimated, especially those that have undergone expensive home improvements and renovations. Most of us think of home values in real estate terms, but insurance values are determined by replacement cost: what it would take to rebuild in today's market with the same quality and features.

First Foundation Advantages

Rely on sound protection from a broad array of circumstances, including industry leading coverage for water damage. Supplemental coverage options allow your policy to reflect what matters to you. We complement your coverage with innovative, personalized services to address vulnerabilities on your property, prepare for severe weather and safeguard your family.

COVERAGE HIGHLIGHTS TO CONSIDER

- Rebuilding Costs- In many instances, your coverage can enable you to rebuild on-site to match the exceptional building quality of your home including unique and historic residences even if doing so exceeds your policy limits.
- Contents Replacement- Damaged personal property can be repaired or replaced with new item(s), without deductions for depreciation.

ADDITIONAL LIVING EXPENSES

If your home becomes uninhabitable, you can be reimbursed for necessary increases in living expenses; includes loss of income if the home is rented.

BACK-UP OF SEWERS AND DRAINS

You're covered for physical damage caused by the back-up or overflow of sewers, drains or sump pumps on your property. Protection can extend up to your policy limit without special deductibles.

LANDSCAPING COVERAGE

This broad, flexible coverage is ideal for those with elaborate gardens.

- Cash Settlement Options -If you're faced with the total loss of your property, you can receive a cash settlement rather than rebuild on-site.
- Deductible Options up to \$100,000. Choosing to take on more up-front risk may lower your annual premium.

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- Business Property -We provide coverage for business property that you own or lease.
- Damage Caused by Domestic Pets -Repair or replace items damaged by your pet. This useful coverage typically is excluded from other homeowners' policies.

THE FOLLOWING OPTIONAL ENHANCEMENTS ALSO ARE AVAILABLE FROM SOME OF OUR CARRIER PARTNERS:

- Equipment breakdown coverage
- Green rebuilding coverage
- Flood coverage

PROACTIVE LOSS PREVENTION

Having insurance that replaces your home in a disaster is reassuring. Not losing your home and irreplaceable possessions in a disaster is even better.

WILDFIRE PROTECTION

If you live in an area prone to wildfires, this service provides an added layer of protection throughout the season. (Available in select parts of CA, CO and TX. Enrollment required.)

- Our Private Client Carriers offer Wildfire Protection, which is a added program benefit to you with personal wildfire protection. Unlike the actions of a fire department, they aim to preempt damage before wildfires have even developed.
- The Wildfire Protection Unit is not a private fire department; it's a loss mitigation service designed to preempt damage well before a wildfire even ignites.

THE OFFERING INCLUDES:

At-home consultation. Wildfire protection specialists can visit your property to assess its vulnerability in the event of a wildfire. If warranted, they can apply Phos-Chek®—the same environmentally friendly fire retardant used by the U.S. Forest Service—around the perimeter of your property. The retardant creates an added layer of protection that can last throughout wildfire season. Access permitting, these specialists can visit vulnerable properties and apply Class A foam or Phos-Chek as needed.

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