

**FFAM Benefit Announcement:
California Casualty's Fallen Hero Benefit -
A Compassionate Program for Policyholders**

FFAM, in partnership with California Casualty, is very pleased to communicate a special policy feature that has been added to the program designed for our members. It will provide peace of mind for the family/partner of a fire fighter who makes the ultimate sacrifice. It is called the *Fallen Hero Benefit*.

Since 1995, FFAM and California Casualty have been partners in providing members with tailored auto and home insurance policies. Both organizations recognize the ultimate sacrifice of the families who have lost a loved one and wanted to do something for the surviving family members to ease the burden of their loss.

As of October 1, 2009, the *Fallen Hero Benefit* will be in place for you and your colleagues who are insured through the California Casualty Auto and Home Insurance program. There is nothing you need to do and no calls to make for this benefit to be activated. Also, there is no additional cost involved.

In essence, the program provides the following: Should a "public safety officer's" life end in the line of duty, the California Casualty policy premium will be waived for the surviving partner/spouse for the remainder of the current policy year and for the following policy year.

To our knowledge, California Casualty is currently the only company to offer this type of premium waiver for fallen fire fighters. This benefit, among many others, is the reason why FFAM chooses to make the California Casualty Auto and Home Insurance program available to members. California Casualty takes great pride in protecting policyholders who protect our communities.

For more information about this new benefit, or if you would like a no obligation quote for auto and/or home insurance, call 1-866-680-5142. Representatives are available by phone Monday – Friday, 8:00 am to 8:00 pm and Saturday 10:00 am to 2:00 pm CT, or request a quote on-line at: www.calcas.com/ffam

*The coverage described above is not a contract and is subject to eligibility. Your actual insurance policy determines the extent of coverage you receive.