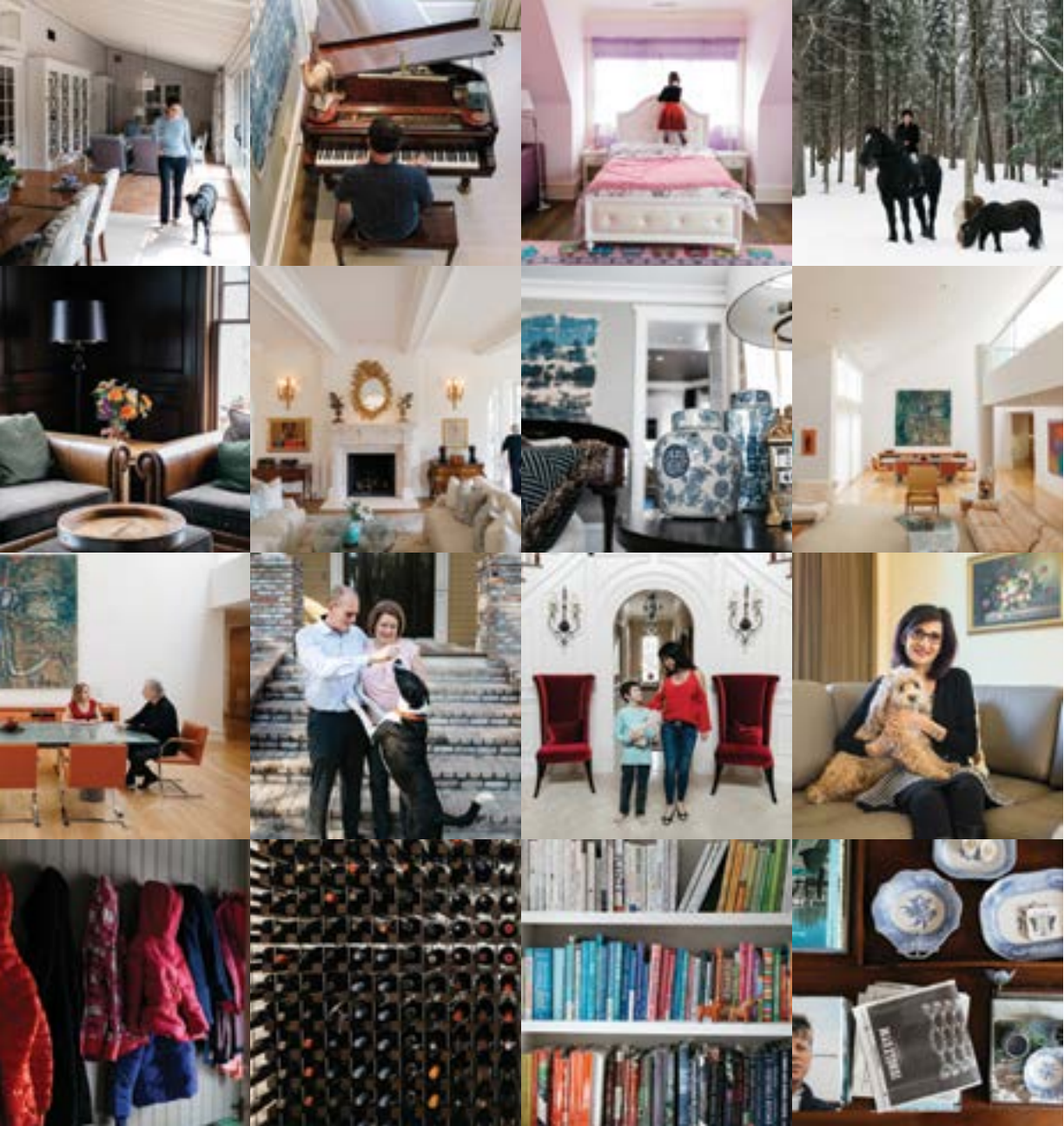


Member Guide



Benefits of Membership

An alignment of interests.

PURE is a specialist insurance company designed to serve a select group of responsible, financially successful families who own extraordinary homes and other high-value assets. We're driven by a purpose of helping our members pursue their passions and create a strong sense of alignment.

A low cost of capital helps keep premiums low.

As a member, you contribute Surplus Contributions equivalent to a small percentage of your premiums for your first five years of membership. These contributions provide PURE with a steady flow of capital and capital flexibility, in addition to enabling our highly competitive rates. After five years of membership, your Surplus Contributions are removed, resulting in even greater savings.

Surplus growth is allocated back to the membership.

When the total premiums collected exceed the cost of policies issued, the difference may be returned in the form of an allocation to Subscriber Savings Accounts (SSAs). The funds held within SSAs remain on PURE's balance sheet and are available to PURE to meet claims and expense obligations. This contributes to PURE's financial strength and keeps the cost of capital low. In the event you leave PURE, the funds within your SSA at that time (less any premiums owed to PURE) will be returned to you. To date, more than \$100 million has been allocated back to the membership.

Contact Us

pureinsurance.com | 888.813.7873

Member Inquiries: service@pureinsurance.com
Claims: claims@pureinsurance.com
PURE Member Advocates®: memberadvocate@pureinsurance.com

For claims-related mail, send to:
PURE Insurance
PO Box 480
Elmsford, NY 10523



2

Services to Make Your Life Easier

Your reliable and compassionate partners before, during and after a claim.

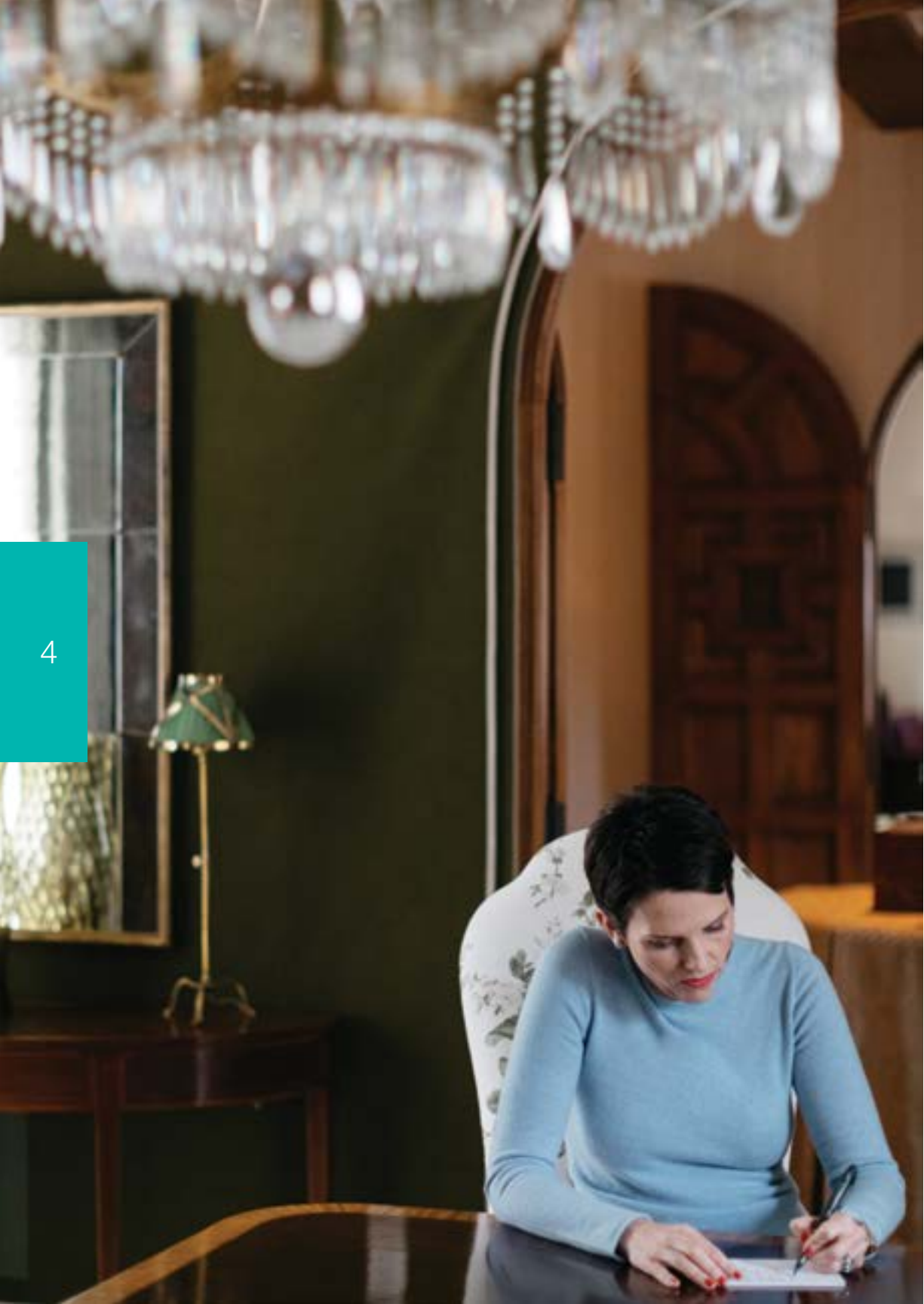
Our commitment to providing an exceptional member experience is personified by the work of PURE Member Advocates®. They make it easy to take advantage of our risk management services and take on administrative tasks at the time of a claim. They will continue to assist you after a claim has been closed, helping you prevent similar losses in the future. To speak to a PURE Member Advocate, call [888.813.7873](tel:888.813.7873) or email memberadvocate@pureinsurance.com.

Helping you avoid losses from happening in the first place.

We are committed to helping you prevent loss. As a new member, you may receive a PURE 360™ Risk Management Consultation, at which time a PURE Risk Manager will conduct an assessment of your home, provide an accurate valuation and share recommendations on how you can better protect it from loss. If at any time throughout your membership you'd like additional advice, your Risk Manager can provide recommendations and a PURE Member Advocate will work with you to coordinate vendors or schedule appointments. To take advantage of these services or to request a consultation, contact a PURE Member Advocate.

Meet the team dedicated to serving you.

Our Member Services Associates are standing by to answer your questions related to billing, payment, document delivery and other account-related concerns. They are available 7 AM to 9 PM ET Monday through Friday and 8 AM to 8 PM ET Saturday. To contact Member Services, call [888.813.7873](tel:888.813.7873), log in to the Member Portal to access live chat or email service@pureinsurance.com.



Managing Your Account

Access your membership from anywhere.

PURE mobile app makes it easy to get the most from your membership. With it, you can access exclusive member benefits, quickly manage your policies, pay bills, view your SSA balance and track claims. To create your account, download the PURE mobile app in the App Store or on Google Play. All you need to register is your member number (displayed at the top of the accompanying letter) and your five-digit billing zip code. You can also access your account online at member.pureinsurance.com.

Safely and securely receiving and paying your bill.

Our preferred method for delivering billing documents, as well as policy documents, is email. Your documents will be delivered securely, and you will receive one consolidated bill with all of your policies. You can select to be billed annually or in quarterly installments. Premium changes resulting from endorsements, such as adding a car or a piece of jewelry, will be reflected on your next invoice.

Your Independent Broker

Guidance and support on coverage-related matters.

Your broker provides an important value to you. Their expertise and independence reinforce the simple idea that they exist to serve as your best advisor. Your broker can provide guidance on your coverage needs and help to implement changes to existing policies or add new coverages.

Awards

PURE is proud to hold the premier awards for best in our category from the wealth management industry's most respected organizations: Best Insurance Underwriter by The Family Wealth Report for the fifth consecutive year and Best High Net Worth Insurance Company by Private Asset Management for the fourth consecutive year. These awards are important marks of pride to our employees and the independent brokers who introduced us to you. As a new member of PURE, we hope that you too will take pride in these awards, feeling that you have made the right decision in selecting PURE as your insurance carrier. While we appreciate all of the recognition we've earned throughout the year, these are just milestones along the way with much more work to be done. We will continue to innovate and find new ways to better serve you.



PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PRM is a subsidiary of Privilege Underwriters, Inc., a member of the Tokio Marine Group of Companies. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2021 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980.