



# A unique solution for your unique home.

## High Value Homeowners

**AUTOMOBILE**

**WATERCRAFT**

**JEWELRY, ART & COLLECTIONS**

**PERSONAL EXCESS LIABILITY**

**FLOOD**

**FRAUD & CYBER**

PURE specializes in providing insurance and services designed for the most responsible owners of the finest-built homes. Our Homeowners policy is broad and flexible, giving you the ability to tailor your coverage to your specific needs, and includes the exceptional service for which PURE is known.

### **A Partner Throughout Your Membership.**

PURE Member Advocates® are always available to help you take advantage of our risk-prevention programs, locate and coordinate with contractors and vendors in your area and more. And if you have a claim, they'll take care of logistics like locating temporary housing, scheduling repairs, replacing lost items and lending a helpful hand wherever it's needed.

### **Comprehensive, Customized Coverage.**

With Guaranteed Replacement Cost and other benefits like \$50,000 of coverage for lost or stolen jewelry, your belongings are protected. And with options such as whether to rebuild or receive a cash settlement following a loss and which deductible option best fits your lifestyle, your policy works for you.

### **MEMBER STORY**

A fire originated in a PURE member's basement and quickly spread throughout the home, causing extensive damage. The loss was reported to PURE, and her PURE Member Advocate® reached out to arrange temporary housing for the family and members of their household staff. Along with many other valued possessions, the member's treasured collection of rare heirloom holiday ornaments had been destroyed. Placing and enjoying these decorations had always been an important part of her family's holiday traditions, and she was devastated. Over the course of five months, her Member Advocate researched, located and arranged for the purchase of replacement pieces to rebuild the collection in time for the next holiday season.



**CONTACT A PURE MEMBER ADVOCATE®.** Our team of concierge-level professionals can help you get the most out of your membership and assist you before, during and after a claim. Call **888.813.7873** or email [memberadvocate@pureinsurance.com](mailto:memberadvocate@pureinsurance.com) to get started.

**pure**  
INSURANCE  
A member of the Tokio Marine Group

# High Value Homeowners Program

## SOME NOTABLE PROGRAM HIGHLIGHTS

### Guaranteed Replacement Cost

We work hard to help you maintain the right amount of coverage, but estimating the cost to rebuild—especially for larger homes with custom or unique features—isn't an exact science. Guaranteed Replacement Cost gives you peace of mind in knowing that your home can be rebuilt in like kind and quality, even when the actual cost to do so exceeds your coverage limits.<sup>1</sup>

### Replace, Rebuild or Receive a Cash Settlement. You Choose.

If your home were destroyed by a fire, earthquake or water damage, you might wish to rebuild it, or you might not. With PURE, you can choose to reconstruct your home to its original state. Alternatively, you can elect to receive a cash settlement for the full amount it would cost to replace or rebuild your home or belongings—regardless of whether you actually do so—with no deductions, up to your policy's limit.

### Jewelry Protection

A dedicated Collections insurance policy for jewelry helps to ensure that your extraordinary pieces are well protected. However, we understand that some items may not be included on your schedule. To help you avoid costly out-of-pocket expenses, we afford coverage up to \$50,000 for lost, misplaced or stolen jewelry.<sup>2</sup>

### Sewer and Drain Backups

If a sewer backs up and causes drains or toilets in your home to overflow, it doesn't matter whether it is inside your home or outside. PURE will pay the cost to clean up the resulting damage and replace or rebuild damaged property, up to the limits on your policy, regardless of whether it's an interior or exterior drain.

### Waiver of Deductible

Assuming a portion of your up-front risk by choosing a deductible can help you control the cost of your insurance. PURE gives you the flexibility to choose a deductible that best fits your lifestyle. However, we recognize that large losses can be extremely disruptive. If you carry a deductible of \$25,000 or less and experience a covered loss exceeding \$50,000, PURE will waive that deductible.

### PURE Home Systems Protection

You can choose to add PURE Home Systems Protection in order to add insurance for losses caused by mechanical and electrical system breakdowns of systems that power and run your home, including those for heating and air conditioning, home security, swimming pools, home theaters, elevators and more.

### Exceptional Claims Service

At PURE, all claims are reported to licensed claims professionals, meaning you only have to tell your story once and the claim process can begin right away. For smaller losses, the person who took your claim will often handle it all the way through to close. For more complex losses, they'll communicate the details to a single dedicated adjuster, who will be assigned to you for the duration of your claim. Your PURE Member Advocate<sup>®</sup> will be available during and after the claim to help you locate temporary housing, connect with local contractors and vendors, replace lost items and more.

### Proactive Risk Management and Discounts that Reward Responsibility

PURE Risk Managers, who are experts in unique homes such as yours, are available to conduct PURE360™ Risk Management Consultations. They will walk with you through your home to help ensure you have sufficient coverage limits, identifying areas of risk, and recommend ways to better protect your home. They will also help you discover premium discounts for which you may be eligible, such as those for gated communities, central burglar/fire alarms and other risk-prevention technologies. You can receive an additional discount if you insure multiple policies with PURE.

### Loss Prevention Benefit

For covered losses greater than \$10,000, PURE will contribute up to \$2,500 to help you take action that could reduce the likelihood of a similar loss recurring. Our members frequently use this benefit to invest in solutions such as whole-house generators, leak detection systems, lightning suppression systems and more.

Thanks to a low cost of capital, careful member selection and proactive risk management, PURE members report an average annual savings of **more than 20%** on their Homeowners insurance.<sup>3</sup>

<sup>1</sup> Not available in CA, CT, FL, NY or SC. <sup>2</sup> Up to \$25,000 for any single item. Requires contents coverage of at least 50% of the coverage for your dwelling. <sup>3</sup> Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jul. 2019 through Aug. 2020. Actual savings, if any, may vary. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Coverage and discount availability may vary by state. 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.