

Dear Valued Member,

**There are no words to fully capture the heartbreak of losing your home.**

We know that what has been lost is far more than just a house—it's a part of your life.

On behalf of all of us at PURE, I want you to know that you are not alone in this.

In the weeks and months ahead, our role is to stand with you—to guide you through each step of the recovery process and ease as much of the burden as we can. You'll have a dedicated team of professionals who understand both the complexities of rebuilding and the emotional toll of such a loss.

We know how overwhelming this can feel. That's why we've created this guide: to serve as a steady companion throughout the process. It outlines your next steps, introduces your support team and explains the resources available to help you rebuild—not just your home, but a sense of normalcy.

We'll be here for you, every step of the way, for as long as you need us.

Sincerely,

**Derek Zahn**

Chief Claims Officer

## YOUR TEAM

MEMBER NAME

BILLING ZIP

MEMBER ID

## Who do I call if I have questions?

YOUR CLAIMS ADJUSTER

PHONE

EMAIL

YOUR MEMBER ADVOCATE

PHONE

EMAIL

YOUR BROKER

PHONE

EMAIL

Your PURE claims adjuster, Member Advocate and broker will all play important roles throughout your claims process.

### YOUR PURE CLAIMS ADJUSTER:

- Serves as your primary point of contact and your go-to support for both your claim and recovery.
- Helps you understand how your coverage applies.
- Helps you find the right general contractor for the job and coordinates with them, as well as any other third parties needed for the repair process.
- Explains what your rebuilding options are and can update you on the status of your repairs.
- Assists you in obtaining a cash advance, should you need it. This can help pay for your most immediate needs, like food, clothing, hotel rooms and toiletries.

### YOUR PURE MEMBER ADVOCATE:

- Assists with administrative tasks.
- Arranges temporary housing that fits your lifestyle and takes care of payments on your behalf.
- Finds qualified experts who can help to repair or replace rare items that have been damaged as a result of the loss.
- Works directly with third-party vendors, contractors and other service providers to help streamline the claims and recovery process on your behalf.

### YOUR BROKER:

- Acts as your trusted advisor who helps you maintain and manage your insurance policies with PURE. At the time of a claim, they are also a valuable resource for additional guidance throughout the process.

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# PURE's Recovery Guide

As you begin to recover after a devastating loss, it's natural to have a lot of questions about the process. This guide is intended to complement the one-on-one support from your PURE claims adjuster.

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## Important items to keep in mind

**As we begin this process together, here are some of our commitments to you.**

- We will work to understand the impact this loss has had on your life, family and well-being and to reduce burdens whenever possible.
- Your PURE claims adjuster will communicate with you in the manner and frequency that you prefer, keeping you and your broker apprised of the status of your claim.
- Your claim will be addressed quickly so repairs can begin as soon as possible.

**Your PURE claims adjuster will help you understand how your coverage applies.**

At PURE, your claims adjuster's primary job is to help you recover as smoothly as possible. They bring deep expertise in handling complex, high-value claims and will guide you through every step of the process. Many members have told us this dedicated support removed the need for outside representation, since they felt their interests were fully protected and their claims resolved fairly and efficiently. It is worth noting that public adjusters, by contrast, are typically compensated through a percentage of your claim settlement, and those fees are not covered by your PURE policy.

**A cash advance may be available, should you need it.**

This can help pay for your most immediate needs, like food, clothing, hotel rooms and toiletries.

**PURE's trusted network of general contractors and emergency mitigation vendors is available to assist you.**

You're free to choose the specialists who restore your home. You also have access to PURE's trusted network of pre-approved service providers, who offer extended warranties and meet our high standards for workmanship and timeliness. Whoever you select, your PURE claims adjuster will work directly with them to agree on the necessary repairs. We'll prepare a detailed estimate for your contractor to review and align on what's needed to return your home to its pre-loss condition.

**The PURE mobile app will be a key resource for submitting and tracking claims and accessing vital account information 24/7.**

You can see important claims information, including its status, details on recent activities, notes directly from your PURE claims adjuster, contact information for third parties involved, a log of payments issued and other resources. You can view your coverage information and policy details, including coverage limits and deductibles, along with other important documents like auto ID cards and billing statements.

### Accessing your online account

Visit [member.pureinsurance.com](http://member.pureinsurance.com) to log in or register for your online account.

To register, you need:

- Your member ID or an active policy number (both can be found on your policy)
- Your 5-digit billing zip code

If you need assistance, email us at [memberexperience@pureinsurance.com](mailto:memberexperience@pureinsurance.com).



Download PURE's mobile app in the Apple App Store or Google Play Store.

## Who will help me in the process ahead?

Rebuilding after a loss sometimes requires the support of a large team. PURE can help bring the right team of specialists together to deliver services that meet the highest standards.

### SPECIALISTS INVOLVED

Every loss is different and requires different expertise. We'll bring together the right specialists to support you, and make sure your team is made up of the people best suited to your situation. Below are some of the experts who may be involved in your recovery.

**Emergency mitigation or remediation firm:** Skilled licensed professionals who handle urgent needs—like water damage, smoke odors or vacant property protection—and prevent further loss.

**General contractor:** Performs your home repairs. If you have a trusted contractor, you're welcome to work with them. If not, PURE can connect you with a vetted professional from our trusted network of PURE Preferred Service Providers.

**Engineers and other experts:** Ensure repairs are completed with the highest regard for your safety and long-term well-being.

**Contents inventory expert:** Inventories all damaged items, determines replacement costs and helps source appropriate replacements.

**Building consultant:** Assists your PURE claims adjuster by preparing an itemized damage estimate and collaborating with your general contractor to develop a repair plan.

**Temporary housing consultant:** Helps identify and secure high-quality rental homes that match your lifestyle and needs if you require temporary housing after a covered loss.

**Fine art appraisers and conservators:** Assist in evaluating and conserving of your collections or specialty pieces. They ensure that the treatment provides the best possible outcome and valuations reflect current replacement costs.

**PURE Art Services:** This in-house team of experienced art professionals and licensed adjusters works alongside your PURE claims adjuster to ensure you receive the highest degree of care and expertise when it comes to damaged art, jewelry, furniture and other collectibles.

We understand that these items are not only a financial investment—they also hold significant sentimental value to you. Our team will work hard to secure and preserve them, and with the help of our network of preferred experts, restore or replace them as needed.

*While there may be many individuals working on your claim, your PURE claims adjuster will be your primary point of contact.*

# Your questions—answered

The following are answers to the most frequently asked questions we receive following a claim like yours. As always, please feel free to contact your PURE claims adjuster with any additional questions

## PAYMENTS

### **How are payments issued?**

We make payments as quickly and flexibly as possible. Whenever we can, funds are sent by electronic transfer directly to your account. If you prefer, we can also issue a check.

### **If I have a mortgage, do I still need to make payments?**

Yes. In certain circumstances, some lenders may offer hardship deferral or temporary payment relief. We recommend reaching out directly to your mortgage company if you have specific questions.

### **Why is my mortgage company/bank noted on the check?**

If you have a mortgage on your home, your policy includes protections for your lender. That means your mortgage company will be listed on claim payments for structural damage. In these cases, you'll need to follow your bank's process for endorsing the check. If you have questions or run into challenges, your PURE claims adjuster can walk you through the next steps.

### **Will PURE make payments on my behalf?**

Yes. With proper authorization, we can make direct payments for additional living expenses and to any third parties, so you don't have to pay out-of-pocket and wait for reimbursement. We can also send payments directly to your general contractor for repairs, if that's easier for you.

## DEDUCTIBLES

### **How will my deductibles apply?**

Every policy is a little different. Your PURE claims adjuster can walk you through exactly how your deductible applies to your loss and answer any questions you may have.

## REBUILDING YOUR HOME

### **How will my home and property be secured if I can't live there?**

We will work with your contractor to secure your property from further loss or damage. You can discuss any concerns with your PURE claims adjuster.

### **If items are irreplaceable (e.g. one-of-a-kind items, reclaimed wood, etc.), how will PURE determine their value?**

We will work closely with your contractor or other experts to identify materials of like kind and quality and use those as the standard for repairs or as the basis for settlement.

### **How does my coverage apply to adjacent or other structures?**

If you have coverage in place for other structures on your property, it should be listed as a separate item with a separate limit on the Declarations page of your policy.

### **What if there are additional costs for rebuilding to current building codes?**

Your policy provides additional coverage for the increased costs you may incur to rebuild or repair your home to comply with local building codes that may have changed since your home was built. Your PURE claims adjuster will review the availability and applicability of this coverage with you.

**Will my policy cover the costs of an architect or interior designer?**

The answer depends on your situation. If you worked with an architect or interior designer on your home before the loss, you may qualify for an additional allowance for their support. Costs may also be covered if architectural plans are required for building permits as part of your claim. If you choose to bring in an architect or designer to make new design changes during reconstruction, those costs likely won't be covered. To confirm what may be reimbursable, please check with your PURE claims adjuster before moving forward.

**Who is responsible for removing debris from my property?**

Your policy includes coverage for debris removal of covered property, up to the limit shown in your policy. In large-scale events, such as major storms or wildfires, local municipalities often run debris removal programs. If one is available, your PURE claims adjuster will explain how it works and guide you through your options.

**I'm worried that my coverage limits aren't enough. Is there additional coverage available?**

Some policies may include Extended Replacement Cost (ERC) coverage. This coverage can help if rebuilding your home exceeds your policy limit due to factors like inflation or rising construction costs. We recommend speaking with your broker or PURE claims adjuster to see if your policy includes this coverage.

**What other coverages should I be aware of?**

Depending on your policy, you may be eligible for additional benefits, such as landscaping, environmentally friendly upgrades and loss mitigation measures (also known as the PURE Loss Prevention Benefit). Because coverage can vary by state and policy, we encourage you to speak with your PURE claims adjuster to review your specific eligibility and available benefits.

**DAMAGE TO CONTENTS AND OTHER BELONGINGS****How will PURE determine if my contents should be repaired or replaced?**

Your contents will be assessed by highly skilled specialists who can determine whether or not items can be repaired to their original condition. Of course, we will collaborate with you throughout the process.

**If I choose not to replace items that can't be repaired, can I receive cash?**

Yes, we'll provide you with a cash payment for what it would have cost to replace these items.

**What if an item can be repaired, but I don't want it anymore?**

If you choose not to restore a repairable item, PURE will pay you the cash equivalent of what it would have cost to restore the item to its pre-loss condition. We can also help with facilitating discarding of the item.

**Will depreciation be applied to my contents?**

In most cases, no. Your contents are covered on a replacement cost basis, which means we'll pay what it costs to replace them with new items of similar kind and quality. Typically, depreciation is applied if an item was already obsolete or unusable before the loss, due to its age or condition.

**What happens if an item of inherent value or a painting or rare object can be restored but has lost its value because of the restoration process?**

PURE's collections policy takes both direct physical damage and diminished value into consideration for covered losses. If you do not have a PURE Jewelry & Art policy, your homeowners policy may cover the cost to repair or replace the item, but not the diminished value. PURE Art Services will help you handle the diminished value of your collections pieces to ensure the best outcome.

**Are there any special limitations on items that would be covered under my contents coverage?**

Your PURE claims adjuster can answer this and help you understand how your coverage will be applied.

**What do I do with my contents while repairs are being made to my home? And is that covered?**

If repairs are needed due to a covered loss, your policy helps cover the reasonable costs of moving and storing your belongings until they can be returned home.

**ADDITIONAL LIVING EXPENSES (ALE)**

**How will PURE help me if my home is uninhabitable?**

We'll help secure your home after the loss. If your policy includes Loss of Use coverage, we'll also cover the extra costs of temporary housing for you and your family. Together, we'll find the solution that best fits your needs and your policy.

**How long will you pay for my temporary housing?**

That depends on the terms of your policy. Please talk with your PURE claims adjuster before signing a long-term lease, so you understand your options. Additionally, PURE has access to high-value rental homes and preferred rates that may not be available if you book it on your own. Whatever your situation, we'll guide you through your choices and coverage.

**PURE has temporarily placed me at a hotel and I'm incurring costs for meals. Is this covered?**

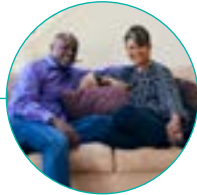
If your policy includes Additional Living Expense (ALE) coverage, it may cover reasonable costs such as emergency supplies, clothing, groceries and meals while you're staying in a hotel. Please save your receipts and reach out to your PURE claims adjuster with any questions about what can be reimbursed.

**How can I help make the claims process easier and faster?**

We may have some questions to help us better understand the details of your home and belongings. Sharing documents you already have can make the process faster. Helpful examples include construction contracts from prior repairs or renovations, receipts for personal items, inspection reports or pre-loss photos. The more details you provide, the more smoothly we can move your claim forward.

# Stories of strength and renewal

There have been many PURE members who have stood where you are. And today, they are on the other side of their loss and grief. We share their stories of renewal and resilience as a reminder that you will get through this, too. Their journeys are proof that recovery is not only possible, but it can also bring unexpected strength and perspective.



This experience allowed us to really spend time together as a family and focus on making that unit as strong as it can be. We've really simplified. My life feels less complicated after everything we've been through.

Lauren B., member since 2014



After 55 weeks of being displaced, we are home sweet home. The lessons of this year have been extraordinary and unimaginable. What I know with absolute certainty is that in times of difficulty, there are always opportunities for growth, healing, hope, love and—of course—silver linings. Looking for hope and resilience in the midst of the darkness is and always has been my philosophy.

Hollye J., member since 2016



What's important is who's in your life and not what's in your life. Even in a horrible, devastating situation, you look back and realize it was part of a larger story. Beauty can spring from the ashes in your life.

Steven C., member since 2014



*Natasha, a Pulitzer Prize winning poet, said the experience also reminded her of her own capacity to find joy even in pain and loss.*

Trauma is from the Greek word for wound and the poet Rumi wrote, 'The wound is the place the light enters you.'

Natasha T., member since 2014



Scan to read more or visit [pureins.co/stories-of-resilience](https://pureins.co/stories-of-resilience).