



Insurance for the increasing risk of fraud and cybercrime.

From identity theft to phishing emails, phone scams and more, fraud and cybercrime are on the rise as criminals find new ways to exploit vulnerabilities. And, due to their wealth and uniquely complex lives, high net worth individuals are at a greater risk of being targeted. To help you respond to these risks, PURE Starling® is an optional endorsement designed to enhance our High Value Homeowners policy by adding coverage for losses caused by fraud and cybercrime and providing access to resources to help you recover if you become a victim.

Fraud and Cybercrime Coverage. Our broad coverage helps to reimburse you for financial loss resulting from:

Social Engineering. If your authorized account user—such as a personal assistant or family office manager—is deceived into wiring money from your account.

Unauthorized Transfer or Payment. If a credit card transaction, bank payment or wire transfer is made without your authorization.

Criminal Deception. If you are deceived into making a payment or providing something else of value.

Forgery or Alteration of Checks

Acceptance of Counterfeit Money

Identity Fraud

Theft of Cryptocurrency

Data Recovery and System Restoration Coverage. Should you become the target of a cyber attack, PURE's policy helps provide coverage for the cost of a professional to reinstall damaged software, remove malicious code, reconfigure your device or system and replace electronic data that has been lost or corrupted.

MEMBER STORIES

When a PURE member discovered \$240,000 had been wired from his account, he contacted his bank. He learned the bank had received an email appearing to be from the member and had called the member's cell phone to validate the transaction. The criminal had redirected the member's cell number to the their own phone and confirmed the amount and wire instructions. PURE Starling covered the wired amount not recoverable by the bank.

A PURE member was browsing the internet when they received a pop-up window stating their computer would be locked and all files would be deleted unless a \$10,000 ransom was paid within the next 24 hours.

A PURE member, who was participating in a fundraising event, collected names, addresses and credit card numbers of donors on their personal iPad which was later misplaced. PURE Starling covered the attorney fees and expenses incurred by the member, up to the limit of their policy to notify the donors whose personal information may have been impacted.



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 to get started.

PURE Starling

A fraud and cyber defense coverage endorsement to the Homeowners policy

ADDITIONAL COVERAGE HIGHLIGHTS

Cyber Extortion Coverage	If you are the target of cyber extortion—a type of online attack in which a cybercriminal demands money to prevent the damage or distribution of content or to restore access to the functionality of your device—PURE’s coverage affords immediate access to crisis management advice from a subject matter expert to help you best respond to the threat and, in the event that a payment is made, covers the amount of the payment.
Breach Notification Costs Coverage	If you are the victim of a cyber-breach, PURE’s policy may reimburse you up to the coverage limit for the cost of legal advice to determine how to deal with the breach, hiring a company to investigate the cause of and length of the breach, and notifying individuals who may have been impacted.
Privacy and Security Claims Coverage	If a lawsuit is brought upon you by another party as a result of a fraud or cyber-breach, PURE’s coverage may reimburse you up to the coverage limit for the necessary defense costs incurred.

CUSTOMIZABLE COVERAGE LIMITS

\$100,000 Limit	\$250,000 Limit with a \$100,000 Data Recovery and Systems Restoration sub-limit	\$500,000 Limit with a \$100,000 Data Recovery and Systems Restoration sub-limit	\$1,000,000 Limit with a \$100,000 Data Recovery and Systems Restoration sub-limit	\$2,000,000 Limit with a \$200,000 Data Recovery and Systems Restoration sub-limit
	\$100,000 Breach Notification Costs sub-limit	\$100,000 Breach Notification Costs sub-limit	\$200,000 Breach Notification Costs sub-limit	\$200,000 Breach Notification Costs sub-limit
\$500 Deductible	\$1,000 Deductible	\$1,000 Deductible	\$1,000 Deductible	\$2,000 Deductible
	Availability subject to no prior fraud, cyber or breach incidents in the past 5 years.	Availability subject to no prior fraud, cyber or breach incidents in the past 5 years.	Availability subject to no prior fraud, cyber or breach incidents in the past 5 years.	Availability subject to no prior fraud, cyber or breach incidents in the past 5 years.

CLAIMS AND RISK MANAGEMENT SERVICES

Resources to Help You Prevent Loss	PURE CyberSafe Solutions SM was designed to help you better understand and mitigate cyber threats. It includes a Cyber Knowledge Center, a Cyber Advice Line, a CyberSafe Fundamentals Check and identity protection services. Visit puresituationroom.com/cyber to learn more.
Claims Handling From Cyber Security Experts	Claims are reported to one of PURE’s licensed in-house professionals and resolved by cyber security specialists who deliver the same high level of service for which PURE is known, from a quick and professional response to a timely and fair settlement.

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.¹

¹ Average annual savings on homeowners insurance for members reporting prior carrier premiums from May, 2019 through April, 2021. Actual savings, if any, may vary. This literature is descriptive only. Coverage and discount availability may vary by state. PURE[®] refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer & member of PURE Group of Insurance Companies. PURE Risk Management, LLC, a for profit entity, (PRM) serves as PURE’s Attorney-In-Fact for a fee. PURE membership requires Subscriber’s Agreement. Coverage is subject to insurance policies issued & may not be available in all jurisdictions. Visit pureinsurance.com for details. Trademarks are property of PRM & used with permission. Copyright © 2020 PURE Risk Management, LLC. All Rights Reserved. PURE HNW Insurance Services, CA Lic. 0178980. v 11.17.2020+