High Value Homeowners

Membership Profile
PURE Members are responsible, financially stable and typically own a home large, well-built, high value home. Those in the public eye maintain a positive and un-contentious public profile. Underwriting will include review of loss history, financial responsibility scores and public information as part of the overall account analysis.

General
We must be able to obtain all necessary rating and underwriting information.

Eligible Person
A home policy may be written for an owner or tenant who is considered eligible by Michigan state law.

Valuation
We would expect that all homes that we insure will be inspected and insured to value.

Prior Losses
The claim history of the person insured or to be insured will be considered unacceptable if, during the 3-year period immediately preceding the new business effective date or renewal date of the policy, there is one or more claims arising out of:

- An insured’s negligence; or
- Failure by the insured after written notice to correct a physical condition which is directly related to a paid claim or that presents a clear risk of a significant loss under the property or liability portions of the homeowner’s policy.

Further, the claim history under the policy, excluding liability claims, will be considered unacceptable if there has been one or more of the following:

- Three paid claims within the immediately preceding 3-year period totaling $3,200 or more, exclusive of weather-related claims; or
- Three paid claims within the immediately preceding 3-year period totaling $4,300 or more, including weather-related claims.

Off-premises claims may be aggregated irrespective of the location of the insured dwelling. All claims other than off-premises losses shall be aggregated only to the insured dwelling.

Occupancy
Vacant or unoccupied homes are ineligible.
Secondary and rental homes are ineligible unless the primary residence is also insured with PURE or an affiliate.

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In addition, this introduction is subject to change and all risks are subject to underwriting guidelines and approval. If there is any conflict between the filed underwriting guidelines and this introduction, the underwriting guidelines shall prevail.
Other Exposures
The following exposures are ineligible:

- Business or farming conducted on premises NOT incidental to the occupancy of the home
- Animals with a history of biting or prone to or exhibiting vicious or aggressive tendencies
- Any other condition that significantly increases the risk to bodily harm or property damage

Private Fleet Auto

Applicants meeting Eligible Person criteria may be written.

Eligible Person
An auto policy may be written for a person who is considered eligible by Michigan state law. It includes a person who is:

- an owner or registrant of an automobile registered or to be registered in this state or who holds a valid Michigan license to operate a motor vehicle,
- has not been convicted of insurance fraud within the immediately preceding 5 year period,
- has not been convicted of any major violation or felony from operating a motor vehicle and
- has accumulated less than 7 insurance eligibility points within the immediately preceding 3 year period.

Occurrence Activity
Occurrences are convictions for minor moving violations; substantially at-fault losses (any accidents where the driver contributed more than 50% to the loss); and convictions for major moving violations as defined by Michigan Law. The experience period is the three year period immediately preceding the application or renewal effective date.

Major Violation Convictions
Major Violation Convictions are those as described by Michigan Law pertaining to:

- a failure to stop on direction of police or conservation officers.
- an accident resulting in serious or aggravated personal injury or death; stopping.
- an accident resulting in personal injury; stopping.
- an accident resulting only in damage to a vehicle; stopping.
- A person operating vehicle under the influence of intoxicating liquor or controlled substance, upon highway or other public places.
- reckless driving upon highway or other public places.

Minor Violation Conviction
- All other Motor Vehicle Code violation convictions that are not listed as major violations.

Insurance Eligibility Points
In calculating insurance eligibility points for purposes of determining eligibility and for purposes of applying...
underwriting rules, only the highest applicable insurance eligibility point value shall be accumulated for any single occurrence involving more than 1 violation, or for any single occurrence involving 1 or more violations together with 1 substantially at-fault accident determination.

**Insurance Eligibility Points**

<table>
<thead>
<tr>
<th>Violation</th>
<th>Points Assigned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving more than 15 mph over the speed limit (careless driving)</td>
<td>4</td>
</tr>
<tr>
<td>Driving 11-15 mph over the speed limit</td>
<td>3</td>
</tr>
<tr>
<td>Driving 10 mph or less over the speed limit</td>
<td>2</td>
</tr>
<tr>
<td>Driving 15 mph or less over the speed limit on freeways which used to have a maximum speed of 70 mph</td>
<td>2</td>
</tr>
<tr>
<td>Other moving violations</td>
<td>2</td>
</tr>
<tr>
<td>The first accident in which you are more than 50% at fault</td>
<td>3</td>
</tr>
<tr>
<td>The second and all following accidents in which you are more than 50% at fault</td>
<td>4</td>
</tr>
</tbody>
</table>

**Jewelry, Art, & Collectibles**

- All types of collections are eligible, subject to a maximum value of $50Mil per location.
- Coverage available for “Blanket” and “Scheduled” Coverage
- Encourage appraisals or evidence of value with submission. *(Required for items over $100,000.)*
- If loss history exists, member must clearly demonstrate the steps taken to mitigate future losses
- 20% discount applies for collections appraised within last 2 years.
- In-home safe discount available
- Bank-Vault rates available

**Excess Liability**

- Liability limits available from $1mil to $50mil. Requests above $50mil on a case by case basis.
- Excess limits available over other automobile policies
- Uninsured Motorist available with limits up to $10,000,000 subject to underwriting.
- Limited EPLI available at $250,000 for up to 5 domestic employees.
- Prospective members with prior loss history will be considered subject to underwriting.
- Driving records will be considered in the underwriting process

**Watercraft**

- Vessels 10 years of age or newer are eligible. Older vessels will be considered on a case by case basis and will generally require current out of water marine surveys.
- High Performance watercraft with a design speed of 65 mph or greater are not eligible.
- Jet skis or other Personal Watercrafts (PWCs) are not eligible.
- Watercrafts for sale are only eligible by exception.