

PURE Programs® Coverage Comparison | Massachusetts, New York & New Jersey

An exceptional experience for high net worth individuals with higher risk homes

POLICY FEATURES	PURE PROGRAMS®	TYPICAL E&S POLICY	PURE ADMITTED
Replacement Cost Basis	Base policy provides up to 200% for AOP and up to 125% for wind; Guaranteed Replacement Cost available.	Base policy provides Replacement Cost; some markets offer Extended Replacement Cost for an additional cost.	Base policy provides Guaranteed Replacement Cost.
Coinsurance Clause	No.	Yes.	No.
Hurricane/Wind Deductible	Hurricane or Named Storm Deductible. Deductible options of 1%-25% are available.	Wind Hail, Named Storm or Hurricane Deductible.	Hurricane or Named Storm Deductible.
Rebuilding to Code	Base policy provides 25% of Dwelling Limit; 50% available for an additional charge.	Base policy provides 10% of Dwelling Limit; Higher limits available for an additional charge.	Base policy provides 50% of Dwelling Limit; Higher limits available for an additional charge.
Large Loss Deductible Waiver	Yes.	Varies by market.	Yes.
Back up of Sewer and Drain	Base policy provides \$100,000.	\$10,000 standard; Higher limits available for an additional charge.	No sublimit.
Loss Mitigation Benefit	Up to \$2,500 toward loss prevention following a loss greater than \$10,000.	No.	Up to \$2,500 toward loss prevention following a loss greater than \$10,000.
Cash Settlement Option	Yes.	No.	Yes.

PURE Programs, LLC holds producer licenses in some, but not all states. Verified diligent effort required. This literature is descriptive only. Coverage is subject to the language of the policy, as issued, and may not be available in all jurisdictions. Policies arranged by PURE Programs do not confer the benefits of being a Privilege Underwriters Reciprocal Exchange member, including Subscriber Savings Accounts. California license #0L59097

PURE Programs® Coverage Comparison | Florida

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Replacement Cost Basis	Base policy provides up to 200% for AOP and up to 125% for wind.	Base policy provides Replacement Cost; Some markets offer Extended Replacement Cost for an additional cost.	Base policy provides up to 200% for AOP and Replacement Cost for Hurricane plus an additional 25% for Demand Surge.
Coinsurance Clause	No.	Yes.	No.
Hurricane/Wind Deductible	All Peril Policy: Hurricane Deductible applied once per calendar year. Wind-Only Policy: Wind Hail Deductible. Deductible options of 2%-25% are available.	Named Storm Deductible.	Hurricane Deductible applied once per calendar year.
Rebuilding to Code	Base policy provides 25% of Dwelling Limit; 50% available for an additional charge.	Base policy provides 10% of Dwelling Limit; Higher limits available for an additional charge.	Base policy provides 50% of Dwelling Limit; Higher limits available for an additional charge.
Large Loss Deductible Waiver	Yes.	Varies by market.	Yes.
Back up of Sewer and Drain	Base policy provides \$100,000.	\$10,000 standard; Higher limits available for an additional charge.	No sublimit.
Loss Mitigation Benefit	Up to \$2,500 toward loss prevention following a loss greater than \$10,000.	No.	Up to \$2,500 toward loss prevention following a loss greater than \$10,000.
Cash Settlement Option	Yes.	No.	Yes.

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A member of the PURE Group

PURE Programs® Coverage Comparison | North Carolina & South Carolina

An exceptional experience for high net worth individuals with higher risk homes

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Replacement Cost Basis	Base policy provides up to 200% for AOP and up to 125% for wind.	Base policy provides Replacement Cost; Some markets offer Extended Replacement Cost for an additional cost.	<i>South Carolina.</i> Base policy provides up to 200% for AOP and Replacement Cost for Hurricane and Named Storm plus an additional 25% for Demand Surge. <i>North Carolina.</i> Base Policy provides Guaranteed Replacement Cost.
Coinsurance Clause	No.	Yes.	No.
Hurricane/Wind Deductible	Hurricane or Named Storm Deductible; Deductible options of 2%-25% are available.	Named Storm Deductible.	<i>South Carolina.</i> Hurricane or Named Storm Deductible. <i>North Carolina.</i> Named Storm Percentage Deductible.
Rebuilding to Code	Base policy provides 25% of Dwelling Limit; 50% available for an additional charge.	Base policy provides 10% of Dwelling Limit; Higher limits available for an additional charge.	Base policy provides 50% of Dwelling Limit; Higher limits available for an additional charge.
Large Loss Deductible Waiver	Yes.	Varies by market.	Yes.
Back up of Sewer and Drain	Base policy provides \$100,000.	\$10,000 standard, Higher limits available for an additional charge.	<i>South Carolina.</i> No sublimit. <i>North Carolina.</i> Up to \$50,000.
Loss Mitigation Benefit	Up to \$2,500 toward loss prevention following a loss greater than \$10,000.	No.	<i>South Carolina.</i> Up to \$2,500 toward loss prevention following a loss greater than \$10,000. <i>North Carolina.</i> Not included.
Cash Settlement Option	Yes.	No.	Yes.

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PURE Programs® Coverage Comparison | California

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POLICY FEATURES	PURE PROGRAMS®	TYPICAL E&S POLICY	PURE ADMITTED
Replacement Cost Basis	Base policy provides up to 200% for AOP and up to 125% for Wildfire; 150% for Wildfire is available for an additional charge.	Base policy pays limit on Declaration Page; Options of 125% and 150% are available.	Base policy provides up to 200%.
Coinsurance Clause	No.	Yes.	No.
Cash Settlement Option Following Total Fire Loss	Yes.	No.	Yes.
Large Loss Deductible of Waiver	Yes.	No.	Yes.
Loss Mitigation Benefit	Up to \$2,500 towards loss prevention following a loss greater than \$10,000.	No.	Up to \$2,500 towards loss prevention following a loss greater than \$10,000.
Rebuilding to Code	Covered up to the Dwelling Limit or Other Structures coverage amount.	Base policy provides 10% of Dwelling Limit; Higher limits available for an additional charge.	No sublimit.
Back up of Sewer and Drain	Base policy provides up to \$100,000; Higher limits available for an additional charge.	\$10,000 standard; Higher limits available for an additional charge.	No sublimit.
Fire Loss to Landscaping	Not covered.	Not covered.	Yes; by Endorsement.
Personal Liability including Personal Injury	Yes.	Bodily injury only.	Yes.

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