

PURE Programs Coverage Comparison | Texas, Louisiana, Georgia, Alabama, Mississippi

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

POLICY FEATURES	PURE PROGRAMS	TYPICAL E&S POLICY	BENEFIT TO PURE PROGRAMS POLICYHOLDER
Loss Settlement Basis	Base policy provides Extended Replacement Cost coverage up to 200% the insured limit for all losses other than Hurricane and Named Storm, which are covered up to 125%.	Base policy provides Replacement Cost ; Some markets offer Extended Replacement Cost up to 150% for an additional cost.	We know that estimating the cost to rebuild your client's home isn't an exact science. PURE Programs' Extended Replacement Cost coverage will pay more than your client's insured limit to rebuild their home in like kind and quality.
Wind Deductible	Hurricane or Named Storm Deductible per Calendar Year . Deductible options of 2-25% .	Windstorm or Hail Deductible per occurrence . Deductible options of 2-5% .	With PURE Programs, your client's lower AOP deductible applies to a regular windstorm event that is not a named storm, instead of the higher special deductible. If there are multiple named storms in a calendar year, with PURE Programs the wind deductible will be applied only once, across all the events. PURE Programs gives your clients the flexibility to choose a higher wind deductible to save on premium.
Coinsurance Clause	No.	Yes. 80% coinsurance clause.	With PURE Programs, if your client experiences a loss and the insured value of their home is less than the replacement cost, your client won't need to worry about being responsible for a share of the loss.
Large Loss Deductible Waiver	Yes. If a qualifying property claim exceeds \$50K and the deductible is less than \$25K, the deductible will be waived.	No.	We recognize that large losses can be extremely disruptive. If your client suffers a major property loss, PURE Programs will waive the deductible.
Loss Prevention Benefit	Yes. Up to \$2,500 following a non-catastrophe loss of \$10,000 or more.	No.	Nobody wants to suffer a property loss, let alone the same type of loss twice. PURE Programs will contribute up to \$2,500 to help your client reduce the likelihood that a similar loss will occur again.
Rebuilding to Code	Base policy provides 25% of Dwelling Limit. 50% available for an additional charge.	Base policy provides 10% of Dwelling Limit.	If your client experiences a property loss, PURE Programs will pay up to 25% the insured limit to make your client's home compliant with current building regulations.
Backup of Sewer and Drain	Base policy provides up to \$100,000 . Higher limits available for an additional charge.	Base policy provides up to \$10,000 .	If a sewer backs up and causes drains or toilets in your client's home to overflow, PURE Programs provides a higher limit of coverage to clean up the damage and repair or rebuild the property.

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