

Working with PURE Programs®

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

PURE Programs is specifically designed for successful individuals and families that require an Excess & Surplus (E&S) lines solution offering an unmatched insurance experience for both brokers and policyholders.

Appetite

Coverage is available for qualifying homes and condos/co-ops in Florida, Massachusetts, New York, New Jersey, North Carolina, South Carolina and California with a rebuilding cost of \$1M–\$75M and secondary homes of any value for a PURE member.

We offer solutions for homes declined by the admitted market, including:

- Coastal locations (including Barrier Islands)
- Mono-line homes
- Wildfire exposed homes
- Negatively elevated homes
- Unmitigated homes
- Homes under construction or renovation
- Rentals, vacant and for-sale homes
- Individuals with numerous losses
- Liability issues
- High-profile individuals and foreign nationals
- Exotic animals and farm exposure
- Trusts and LLCs with business exposure

Coverage will continue to be rolled out in additional states and for additional risk types.

Quoting

Fast Quote Service

Enter your quote into PURE online, email it directly to your PURE Programs underwriter or email your submission to quote@pureprograms.com.

Underwriting Expertise

You will work directly with a dedicated high net worth surplus lines underwriter who is charged with finding solutions with rate and form flexibility.

Deductible Options

Multiple deductible options are shown at the time of quote, for example:

| AOP | \$2,500 | \$5,000 | \$10,000 |
|----------------|----------|----------|----------|
| 2% Named Storm | \$20,170 | \$18,773 | \$17,457 |
| 3% Named Storm | \$19,602 | \$18,204 | \$15,889 |
| 5% Named Storm | \$17,897 | \$16,500 | \$15,184 |

Ease of Doing Business

PURE Programs aims to provide an experience that significantly reduces the time burdens associated with placing and managing your clients' accounts.

A Simplified Experience

We bill all new business, renewal business and endorsements directly to your clients, process taxes and fees on your behalf, and allow for agency download.

Automated Renewal Process

Policies are automatically renewed and billed subject to a signed Diligent Effort form. An inflation factor is included to keep up with increasing rebuilding costs.

Binding

A signed application and Diligent Effort form are required at the time of binding. Policy issuance will occur within 24 hours.

Billing and Payment

New policyholders will receive their first invoice within two weeks of policy issuance and will be enrolled in a quarterly payment plan with the option to pay in full at any time.

Contact Us

For Quoting and Underwriting:

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