

MASSACHUSETTS, NEW YORK & NEW JERSEY COVERAGE COMPARISON

A HIGH NET WORTH EXCESS & SURPLUS SOLUTION

POLICY FEATURES	PURE PROGRAMS	HO3	HO5
EXTENDED REPLACEMENT COST ¹	Base policy provides up to 200% for AOP and up to 125% for wind	Options of 125% and 150% available	Options up to 150% available
COINSURANCE CLAUSE	No	Yes	Yes
HURRICANE/WIND DEDUCTIBLE	Hurricane or Named Storm Deductible; Applied per occurrence ² ; Deductible options of 1%-25% are available	Wind Hail Deductible; Named Storm is offered by some; Applied per occurrence	Hurricane Deductible; Applied per occurrence
REBUILDING TO CODE	25% of Dwelling Limit; 50% Available	10%; Higher limits available	10%; Higher limits available
LARGE LOSS DEDUCTIBLE WAIVER	Yes	No	Yes
BACK UP OF SEWER AND DRAIN	\$100,000	\$25,000 available	\$10,000 standard, Higher limits available
LOSS MITIGATION BENEFIT	\$2,500 toward loss prevention following a \$10,000+ loss	No	No

¹Guaranteed Replacement Cost available by endorsement. ²Specific to the High Value Homeowners policy; Wind-only policy has a separate windstorm deductible applied per occurrence. Coverage described is specific to New York. Coverage may not be available in all jurisdictions. Distribution of this literature is limited to surplus lines brokers. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. PURE Programs is a licensed producer in some but not all states.