

Restoring Home. Rebuilding Life.

PURE'S GUIDE TO MOVING FORWARD AFTER A LOSS




MEMBER PORTAL / CLAIMS TRACKER™

FAQs


PURE's *Guide to Moving Forward
After a Loss.*

As you begin the process of recovering after a significant loss, you will have a variety of questions. This Guide is intended to address them, supplementing the one-on-one support from your PURE Claims Adjuster and PURE Member Advocate®.


Beginning the Process: *Important Items to Keep in Mind*

 PURE is dedicated to providing an exceptional member experience. As we begin this process together, here are our promises to you.

- We're dedicated to understanding the impact this loss has had on your life, family and well-being and will work to reduce burdens whenever possible.
- Should you need to speak to someone in the middle of the night or over the weekend, you can. A PURE representative can be reached 24/7.
- Your Claims Adjuster will communicate with you in the manner and frequency that you prefer, keeping both you and your Broker apprised of the status of your claim.
- Your claim will be addressed quickly, and repairs can begin immediately.

 We hope this guide will help you stay organized throughout the process ahead.


It includes detailed information to help answer questions, a notepad for keeping notes and a folder to store receipts, invoices, photographs and other documents that will help simplify the reimbursement process.

 Your Claims Adjuster can help you understand how your coverage applies.

When you are ready, your Claims Adjuster will sit down with you and explain how your coverage applies to your unique situation. If you need a copy of your policy, he/she can provide one. Or, you can log in to PURE's Member Portal at pureinsurance.com/member-portal to obtain a copy.

 A cash advance may be available, should you need it.

This can help pay for your most immediate needs (e.g. food, clothing, hotel rooms, toiletry items, etc.).

 You have the option to select your own contractor and other repair specialists or your PURE Member Advocate® can help locate suitable ones for the process ahead.

Before any work begins, be sure to ask your General Contractor to provide an itemized estimate for the full scope of work. Your Claims Adjuster will then work with your General Contractor to agree on scope of damages and repair costs.

Who Do I Call *if I Have Questions?*

Your **Independent Insurance Broker**, **PURE Claims Adjuster** and **PURE Member Advocate®** are your primary contacts throughout the claim process.

Though they work as a team, they each focus on different aspects of helping you recover. Here's how to decide which one you should call to help you through a situation.

INDEPENDENT INSURANCE BROKER: Your trusted advisor, there to help guide you through this process.

PURE CLAIMS ADJUSTER: Your primary contact for all claim-related matters. Your Claims Adjuster can help you:

- **UNDERSTAND** how your coverage applies.
- **UNDERSTAND** what your options are with regard to rebuilding and can update you on the status of repairs.
- **MANAGE** your General Contractor and any other third-parties involved in the repair process.
- **ANSWER** questions regarding payments to you and to any third-parties involved. In addition, he/she can provide you with a cash advance to help you pay for your most immediate needs (e.g. food, clothing, hotel rooms, toiletry items, etc.).

You can find phone numbers and email addresses for these individuals on the inside left cover of this Guide.

PURE MEMBER ADVOCATE®: Dedicated to making life easier for you during the claim process and beyond. Your PURE Member Advocate can:

- **RESEARCH**, secure, furnish and manage payments for temporary housing that fits your lifestyle and needs.
- **LOCATE** and vet highly qualified General Contractors and other specialists to help in the repair process.
- **FIND** qualified experts who can help to repair or replace rare items that have been damaged as a result of the loss.
- **RESEARCH** and help to implement loss prevention measures that may prevent a similar loss from occurring. In many cases, PURE will contribute to the costs of implementing these loss prevention measures.
- **CONNECT** you to psychologists and other professionals who can help you and your family members through this difficult time, should you need it.
- **HELP** return normalcy to your life. Talk to your PURE Member Advocate about any issues or concerns that have arisen as a result of your loss so that we can help make your recovery process as easy as possible.

Who Will be Helping Me *in the Process Ahead?*

Rebuilding after a loss often requires the support of a large team. PURE can help you bring together the right team of specialists to deliver repairs that meet the highest standards.

SPECIALISTS INVOLVED

Every loss is different and requires different expertise. We staff each team with the best-suited experts from across multiple industries. Following is a sampling of some of the specialists who may be brought in.



General Contractor:

Performs your home repairs. You can select your own, or PURE can help you find one.



Cause & Origin Expert:

Uncovers why a loss occurred to prevent a recurrence in your new or rebuilt home.



Subrogation Counsel:

Pursues reimbursement if there is potential action against any negligent party that contributed to your loss.



Mitigation or Remediation Firm:

Skilled licensed professionals who handle immediate needs (dwelling damages, water damages, smoke odors, vacant property protection, etc.) and prevent further loss.



Building Consultant:

Performs an itemized damage estimate and works with your General Contractor to develop a repair plan.



Contents Inventory Expert:

Identifies all damaged items, full replacement costs and sources for replacement items.



Fine Arts Expert:

Ensures that the damage estimate reflects current replacement costs.



Structural Engineer:

Makes sure the repair process results in a home built with the highest regard for your future safety.

While there may be many individuals working on your claim, your Independent Insurance Broker, PURE Claims Adjuster and PURE Member Advocate® will be your primary points of contact.

PURE's *Member Portal and Claims Tracker*™

PURE's Member Portal provides enhanced visibility and 24/7 access to coverage, bills and claims information, and much more.

24/7 ACCESS TO VITAL ACCOUNT INFORMATION

Billing and coverage information as well as vital documents such as auto ID cards and policies at your fingertips.

CLAIMS TRACKER™

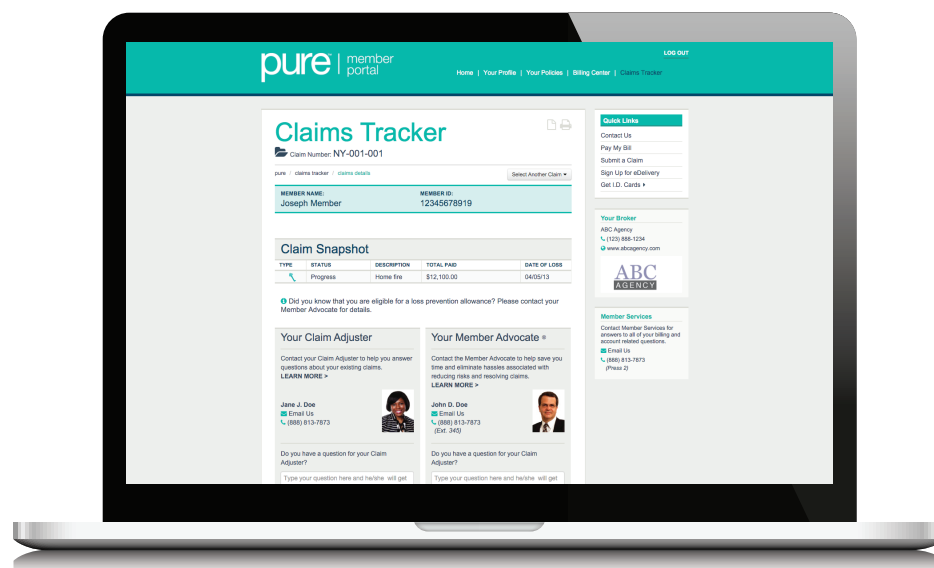
Enhanced visibility into your claim including details on recent activities, contact information for third-parties involved, a log of payments issued, and more.

MOBILE-FRIENDLY DESIGN

Whether you are viewing the Portal on your desktop, tablet or mobile device, you'll have full access to all of the site's features displayed in a user-friendly format.

ACCESSING THE MEMBER PORTAL

Visit pureinsurance.com/member-portal to log in or register if you have not yet done so. Registering is easy; all you need is your PURE Member ID or an active Policy Number and your 5-digit billing zip code.



Your Questions — *Answered.*

Following are answers to the most frequently asked questions we receive following a claim. As always, please feel free to contact your Independent Insurance Broker, Claims Adjuster or PURE Member Advocate® with any questions.



PAYMENTS

1. How are payments issued?

We aim to be as flexible as possible so that payments can be processed quickly and efficiently. Payments are typically issued by check, but if you prefer, we can issue an electronic funds transfer into your account.

2. Will PURE make payments on my behalf?

Yes, we can make direct payments for additional living expenses (ALE) and to any third-parties we employ so that you do not have to pay out-of-pocket. We can also accommodate requests to make direct payments for contents replacement and to your General Contractor. Talk to your Claims Adjuster about your options and to see how we can help.

3. Why is my bank noted on the check?

We are legally required to include your mortgage company on the payment if the loss to your home exceeds \$25,000. In this case, you will need to contact your bank and follow their process for obtaining the funds.



DEDUCTIBLES

4. How will my deductibles apply?

Because your loss exceeds \$50,000, PURE will waive your deductible if it is \$25,000 or less. However, in a loss due to earthquake, windstorm, hail, hurricane, or other named storm, a special deductible still applies.



REBUILDING YOUR HOME

5. Are the loss mitigation devices and systems (such as security alarm, water shut-off device, etc.) that I had in place prior to my loss covered?

Yes, if they are damaged as a result of a covered loss, we will pay to repair or replace them with ones that are of like kind and quality. Please submit the invoices or receipts to your Claims Adjuster.

6. Do I have to rebuild my home exactly as it was before the loss?

No, you can make any changes that you like; however, your policy will only pay the amount to restore your home as it was prior to the loss. Any costs above this amount are your responsibility.

7. How does PURE determine whether I should repair or rebuild?

We will seek the recommendation of a structural engineer and/or building consultant. If he/she believes that your home cannot be safely repaired, we will recommend that the home be rebuilt. We will share any input we receive from engineers with you as part of this process.

8. What if I want to rebuild at a different location?

If you decide to rebuild at a different location, we will pay the Dwelling Limit shown on the Declarations page of your policy (you will not be eligible for the Guaranteed or Enhanced Replacement Cost policy provision).

9. What if my landscaping is damaged as a result of the loss (either by the peril or during the repair process)?

You are covered for 5% of either your Dwelling or Contents Limit (whichever is greater). The landscaping must be replaced within 180 days of the date of loss. Coverage is for damage to landscaping as a result of:

- o Fire or lightning
- o Explosion
- o Riot or civil commotion
- o Aircraft
- o Vehicles not owned or operated by a person who lives at the residence premises
- o Vandalism or malicious mischief
- o Theft

10. Do I need to hire a Public Adjuster to help me with my claim?

No, you do not need to hire anyone. Your Claims Adjuster and Member Advocate can fully resolve your claim. However, if you do opt to retain a Public Adjuster, please note that their fee, which is typically a percentage of your loss, is not covered by your PURE policy.

11. What if I have a homeowner or condominium association loss assessment related to my loss?

You are covered up to \$50,000 for your share of a loss assessment charged against you by a corporation or association of property owners (your deductible does not apply to this charge). However, coverage is limited to \$5,000 for assessments that result from a deductible in your association's insurance coverage.

12. Is the service fee charged by the fire department covered?

Yes, we will pay these fees. Your deductible does not apply to this charge.

13. What if I want to upgrade to environmentally friendly materials and methods as part of my repair?

If a covered loss exceeds your deductible, we will pay up to \$50,000 for the additional costs associated with using approved environmentally friendly upgrades when rebuilding, repairing or replacing your home, other structures or contents. These payments do not increase your coverage amount. Examples

of approved environmentally friendly materials, fixtures, appliances and methods include, but are not limited to:

- o Appliances and lighting
- o Heating and cooling systems that meet ENERGY STAR or equivalent levels of efficiency
- o Building materials that are sustainably produced, responsibly harvested or composed of recycled content

14. If items are irreplaceable (e.g. one-of-a-kind items, reclaimed wood, etc.), how will PURE determine their value?

We will do our best to use materials of like kind and quality in the repair process or as the basis of settlement.

15. How does my coverage apply to adjacent or other structures?

If you have coverage in place for other structures on your property, it will be listed as a separate item with a separate limit on your Declarations page. If that limit is more than 20% of the Dwelling Limit, you may be entitled to Guaranteed or Enhanced Replacement Cost for the damaged structure.

16. How will my home and property be secured if I can't live there?

We will attempt to secure your property from further loss or damage in the event it is uninhabitable. Please feel free to discuss your concerns with your Claims Adjuster.



DAMAGE TO CONTENTS AND OTHER BELONGINGS

17. What happens if a painting or rare object can be restored but has lost its value because of the restoration process?

If you have a PURE Collections policy, restoration and diminished value are covered. If you do not have a PURE Collections policy, your PURE Homeowners policy will cover the cost to repair or replace the item, but not the diminished value.

18. Will depreciation be applied to my contents?

Contents coverage will be on a *replacement cost* basis unless items are obsolete or unusable (prior to the loss) as a result of their age or condition, in which case depreciation will be applied.

19. How will PURE determine if my contents should be repaired or replaced?

Your contents will be assessed by highly skilled specialists who will advise on whether or not items can be repaired to their previous state. Of course, we will always take your preferences into consideration. However, if that conflicts with our recommendation, you may be asked to provide supporting documentation.

20. If I choose not to replace items that can't be repaired, can I receive cash?

Yes, you will receive the cash equivalent to the *replacement cost* of the items.

21. Are there any special limitations on items that would be covered under my contents coverage?

Please refer to your policy's provisions (or discuss with your Claims Adjuster), but as a guideline the following limitations apply:

- o Money, gold (other than goldware), bank notes and silver (other than silverware) are covered up to \$2,500.
- o Watercrafts, trailers, security notes, jewelry, furs, watches and guns are covered up to \$5,000.
- o Silverware, goldware, pewterware and trophies are covered up to \$10,000.
- o For jewelry that is lost, misplaced or stolen, coverage may be increased up to \$50,000, or \$25,000 for a single item, if your contents coverage is 50% of your building coverage; otherwise, coverage is \$5,000.

22. What do I do with my contents while repairs are being made to my home? And is that covered?

PURE's policy provides coverage for the reasonable costs associated with transporting and storing contents that need to be removed during repairs.



ADDITIONAL LIVING EXPENSES (ALE)

23. How will PURE help me if my home is uninhabitable?

We will help you to secure your home, and will cover your incurred costs of temporary accommodations for you and your family. Immediately following your loss, we will help relocate you to a suitable hotel. For longer repairs, we can help secure temporary housing that is similar in kind, quality and location to your home.

24. If I receive temporary housing, how will it be furnished?

We will work with you to ensure your temporary housing is furnished to replicate the standards to which you are accustomed. Our goal is to make you and your family comfortable throughout the repair process.

25. How long will you pay for my temporary housing?

PURE's policy will cover temporary living expenses for the "reasonable amount of time" (an amount of time that is considered necessary and convenient) required to complete the repair or rebuilding process, even if that time goes beyond your policy expiration date.

26. What if the damage to my property occurred while it was being rented and I have lost rental income?

PURE's policy covers loss of rental income for the reasonable amount of time required to complete the repair or rebuild process. You will receive the amount of rent shown on a signed lease agreement, less any expenses that do not continue while the residence is not fit for living.

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