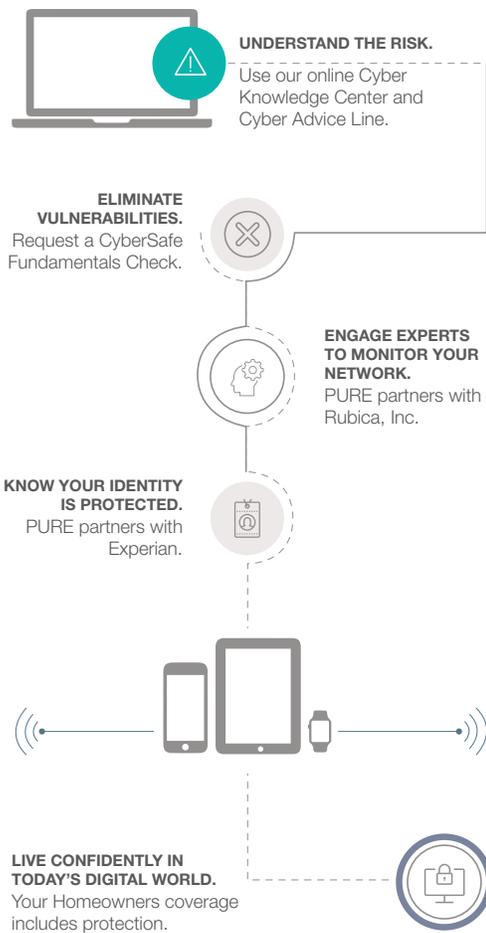


Defending you in a world of increasing cyber risk.

The technological advancements of recent years have created tremendous advantages, but they also bring new risks. Your potential value as a high net worth individual to a cyber-criminal, along with your uniquely complex life, places you at a higher risk of cybercrime. PURE CyberSafe SolutionsSM was designed to help you assess, prevent, detect and respond to cyber threats.



MEMBER STORIES

A PURE member started receiving strange phone calls. The callers told him that they were “watching” his computer remotely through malicious software and demanded payment to remove it. The member wasn’t sure whether to believe these statements, so he called PURE’s Cyber Advice Line. PURE’s consultant helped him determine that his computer had not actually been attacked, and then connected him to Rubica, Inc., who began regularly monitoring his home network for threats.

A representative from a PURE member’s bank alerted her that they had received a suspicious email. A cyber-criminal had used the member’s identity to create a false email address and ask the bank to transfer funds to an external account. Luckily, the bank identified the request as fraudulent and did not initiate the transfer. PURE then paid to have an identity theft consultant restore the member’s record.

To learn more about PURE CyberSafe Solutions, visit pureinsurance.com/cyber or call our Cyber Advice Line at **855.573.7873**.

RESOURCES AND SERVICES TO PREVENT LOSS

Cyber Knowledge Center. The better you understand cyber threats and the ways in which you can mitigate risks, the less vulnerable you'll be. Our Cyber Knowledge Center includes a comprehensive guide to risk and protection and recommends solutions to help you assess your vulnerability to cyber risks. Visit puresituationroom.com/cyber.

Cyber Advice Line. Cyber Risk specialists are available to assist you with specific questions regarding cyber-attack prevention, detection and response. Call 855.573.7873 between 9AM and 8PM ET Monday through Friday for assistance.

CyberSafe Fundamentals Check. PURE Risk Managers can assist you in conducting a 9-point cyber risk assessment designed to help you identify and mitigate major vulnerabilities in your home network, devices and online activities.

Digital Security Services Provided by Rubica. PURE has partnered with Rubica, Inc., innovators in the field of digital security, to bring you custom fee-based solutions designed to address evolving cyber threats and their associated risks.

Their managed monitoring solution is designed to detect and respond to intrusion attempts on your home network. Through 24/7 automated monitoring and human data analysis, Rubica can identify and respond to threats, as well as identify emerging threats or related trends. These services are performed by real people, experts based in the U.S. who are available to answer any questions you may have and provide you with concierge support.

Identity Protection Services Provided by Experian. Through our identity-theft protection partner, Experian, you may be able to obtain complimentary monitoring and restoration services.

Credit Monitoring. They can monitor your credit report, alerting you when banks or creditors use your identity to open new accounts. The alerts contain detailed information, allowing you to recognize whether the activity is fraudulent.

Identity Repair. If you become the victim of identity theft, they can initiate the dispute process and help you return your identity to its pre-fraud state.

COVERAGE AND RESTORATION SERVICES

PURE's High Value Homeowners Policy provides coverage for:

Liability. If claims and lawsuits are brought against you as a result of cyber-related property damage or personal injury, we will pay the defense costs and damages, up to the liability limit on your policy. Examples include your child being accused of cyber-bullying, or a hacker—using your social profile—posting slanderous comments or exposing personal correspondence that may be damaging to a third party.

Identity Theft Restoration. Following an identity-theft incident, we will pay the full cost for an identity-restoration consultant to restore your credit record and personal identity.

Financial Loss. In the event of unauthorized use of your credit card or unauthorized electronic transfer from your bank or other asset account, we will pay up to \$10,000.