

FLORIDA COVERAGE COMPARISON

A HIGH NET WORTH EXCESS & SURPLUS SOLUTION

POLICY FEATURES	PURE PROGRAMS	PURE (ADMITTED)	HO3	HO5
EXTENDED REPLACEMENT COST	200% for AOP; 125% wind	200% for AOP; 150% wind	Options of 125% and 150% available	Options up to 150% available
COINSURANCE CLAUSE	No	Yes	Yes	Yes
HURRICANE/WIND DEDUCTIBLE	Hurricane Deductible; Applied once per calendar year*	Wind Hail Deductible; Named Storm is offered by some; Applied per occurrence	Hurricane Deductible; 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	10%; Higher limits available
LARGE LOSS DEDUCTIBLE WAIVER	Yes	No	No	Yes
BACK UP OF SEWER AND DRAIN	\$100,000	Up to limits shown on Declarations Page	\$25,000 available	\$10,000 standard, Higher limits available
LOSS MITIGATION BENEFIT	\$2,500 toward loss prevention following a \$10,000+ loss	No	No	No

*Specific to the High Value Homeowners policy; Wind-only policy has a separate wind/hail deductible which is triggered per occurrence. Coverage described is specific to Florida. 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.