

WORKING WITH PURE PROGRAMS®

A HIGH NET WORTH EXCESS & SURPLUS SOLUTION

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. Coverage is available for homes in Florida, Massachusetts, New York, New Jersey, North Carolina and South Carolina that are valued from \$1M–\$50M and for secondary homes of any value that are associated with a high net worth account.

Offering Solutions For:

- Mono-line homes
- Coastal locations (including Barrier Islands)
- Negative elevation
- Non-FBC compliant
- Homes under construction or renovation
- Frame construction
- Rentals, vacant and for-sale homes
- Individuals with numerous losses
- High-profile individuals and foreign nationals
- Exotic animals and farm exposure
- Trusts and LLCs with business exposure
- Liability issues
- Any risk declined by the admitted market

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

Quoting Process

If your client is declined by PURE or another admitted carrier, or if your client is a current PURE member who has been non-renewed, you can begin your quote directly in PURE Online.

Submitting Business

Brokers must contact PURE Programs directly; PURE Programs cannot solicit business.

Quoting

For the best service and response time, enter the risk into PURE Online and simply refer it to a PURE Programs Underwriter. You may also email your submission to quote@pureprograms.com, and we will enter the quote for you.

Turn Around

Complete submissions will be returned within 24 hours of receipt and often the same day.

Note, a complete submission is one that includes wind mitigation, claims history and other important underwriting information.

Binding

A signed application and Statement of Diligent Effort form are both required at the time of binding.

Policy issuance will occur within 24 hours.

Key Contacts

For Quoting and Underwriting:

Michael Trchala, VP, National Sales & Distribution
914.328.7394 | mtrchala@pureprograms.com

Jonathan Fajen, Underwriting Manager
770.462.2445 | jfajen@pureprograms.com

For Claims:

888.813.7873 | claims@pureinsurance.com

For Risk Management and PURE Member Advocates®:

888.813.7873 | memberadvocate@pureinsurance.com

For Billing and Other Account Matters:

833.389.7873 | service@pureprograms.com

To learn more, contact your Sales & Marketing Manager or visit pureinsurance.com/programs

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