



## A performance-inspired solution for vehicles and more.

HIGH VALUE HOMEOWNERS

Automobile

WATERCRAFT

JEWELRY, ART & COLLECTIONS

PERSONAL EXCESS LIABILITY

FLOOD

PURE's Automobile program is designed to reward responsible drivers and meet your unique needs. Our Auto policy protects your regularly used vehicles, antique cars, luxury motor homes, motorcycles and golf carts.

**The Dedicated Assistance of a PURE Member Advocate®.** Following an accident, we want to help you return to normal as easily as possible. Your Member Advocate can take care of tasks like finding and booking rental cars, locating repair facilities, communicating with other drivers' insurers and more.

**Smart Pricing.** We work hard to charge prices that accurately represent your unique risk. For example, if you have more cars than drivers, you cannot operate all of them at once. We acknowledge this with discounts for families who insure more cars than drivers.

**File Claims From Your Smartphone.** In the event of an accident, PURE Express allows you to submit pictures of the damage via our mobile app and receive repair estimates in as little as a few hours.

### MEMBER STORY

When an accident left a PURE member's rare model car with extensive damage, his PURE Member Advocate® arranged to have it towed to the nearest dealer-authorized repair shop. When the responsiveness of the shop didn't meet PURE's customer service standards or the member's busy schedule, his Member Advocate explored more suitable service providers. Because the vehicle was so rare, the nearest qualified alternate repair facility was over 100 miles away. His Member Advocate treated the car like it was her own and sent it to the most service-oriented shop, despite the distance and expense. She checked on its repair status multiple times a week and kept the member informed until the repairs were completed and the car was delivered.



**CONTACT A PURE MEMBER ADVOCATE®.** Our team of concierge-level professionals can help you get the most out of your membership and assist you before, during and after a claim. Call **888.813.7873** or email [memberadvocate@pureinsurance.com](mailto:memberadvocate@pureinsurance.com) to get started.

**pure**  
INSURANCE

# Automobile Program

## SOME NOTABLE PROGRAM HIGHLIGHTS

<b>Agreed Value Coverage</b>	Your coverage provides peace of mind by allowing you to replace a totaled vehicle with one of like kind and quality. When your policy is issued, we'll work with you to determine a fixed amount you will be paid in the event of a total loss, regardless of depreciation and without a deductible.
<b>Lease Gap Coverage</b>	With PURE, if you have an existing loan or lease, a total loss won't leave you with the out-of-pocket expenses associated with its outstanding balance. If your car is irreparable and your Agreed Value settlement doesn't cover the full amount of the loan or lease, your policy is designed to cover the difference.
<b>Worldwide Coverage</b>	If you rent or borrow a vehicle anywhere in the world (up to 90 days), your policy covers both property and liability damage.
<b>Extended Transportation Expenses</b>	If your vehicle needs repairs following a covered loss, we'll put you in a rental of like kind and quality to your own vehicle, and we'll have it brought to you. And if your vehicle breaks down more than 50 miles from home, this coverage can also be applied to hotel accommodations, meals and additional travel expenses up to \$5,000 without a deductible. In such an event, a PURE Member Advocate® can assist you with all the logistics involved.
<b>Original Replacement Parts</b>	If your car can be repaired, we will help ensure that they are performed to the highest standard. Your policy covers the full cost of original equipment manufacturers' (OEM) parts, regardless of wear and tear on existing parts. And with our Auto Repair Network, you have access to our trusted repair facilities with reputations for outstanding workmanship and service.
<b>Protection from the Uninsured</b>	If an uninsured driver is responsible for damage to your vehicle, your Collision coverage will apply without a deductible. And, if you hold a Personal Excess Liability policy with PURE, you can purchase additional Uninsured Motorists limits up to \$10 million.
<b>Unlimited Roadside Assistance</b>	Our contracted specialists are available 24/7 to help you with towing, tire replacements, lockouts and breakdowns. This coverage is included and unlimited for disablements resulting from covered losses, and you can choose to purchase an extension for other disablements as well. <sup>1</sup>
<b>Smart Pricing</b>	We are dedicated to rewarding responsibility with savings. You can receive discounts and lower your premiums by insuring more cars than drivers, keeping a child's vehicle at home while they're away at college, limiting the number of days you drive your collector car and making other smart choices that reduce your risk.

Thanks to a low cost of capital, careful member selection and proactive risk management, PURE members report an average annual savings of **more than 20%** on their Homeowners insurance.<sup>2</sup>

<sup>1</sup> This extended coverage option is available for private passenger automobiles only. <sup>2</sup> Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through Jul. 2017. Actual savings, if any, may vary. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Coverage and discount availability may vary by state. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer & member of PURE Group of Insurance Companies. PURE Risk Management, LLC, a for profit entity, (PRM) serves as PURE's Attorney-in-Fact for a fee. PURE membership requires Subscriber's Agreement. Coverage is subject to insurance policies issued & may not be available in all jurisdictions. Visit pureinsurance.com for details. Trademarks are property of PRM & used with permission. ©2017 PURE. PURE HNW Insurance Services, CA Lic. 0178980. v.08.01.17