



# The standard of protection your valuables deserve.

HIGH VALUE HOMEOWNERS  
AUTOMOBILE  
WATERCRAFT  
Jewelry, Art & Collections  
PERSONAL EXCESS LIABILITY  
FLOOD

PURE's Collections coverage protects your most valued items—including jewelry, fine art, collectibles, coins, stamps, silver, wine and more—whether your collection is large and complex or composed of just one or two precious pieces.

**Flexible Coverage Options.** Our policy allows you to protect your valuables most efficiently with either itemized (scheduled) coverage for a collection of items with known values or blanket coverage for a wider collection of lower-value items. Plus, our pricing is designed to reward responsibility and can help you achieve significant savings.

**The Dedicated Assistance of a PURE Member Advocate®.** Whether you've experienced a claim or not, a Member Advocate can help you protect your collection. They can schedule appraisals, locate home security vendors, recommend a safe for your home and more. And while it's difficult to truly replace something that's special, they've been known to dedicate themselves to finding replacement pieces or, if possible, commissioning new ones.

## MEMBER STORY

When a PURE member returned to find that her home had been burglarized, her heart was broken—her extensive collection of gifted and inherited jewelry was gone. Because she'd recently had her collection appraised, she and PURE were able to provide detailed photos to help the police in their investigation. They eventually arrested the individuals who had stolen from her, but unfortunately, very few of her pieces were recovered. Her PURE Member Advocate® communicated with the police during the investigation, keeping the member informed at all times and serving as a source of support during her devastation. He was also able to help her locate and purchase similar items to many of the ones she had lost, and he worked with her family jeweler to commission repairs for several recovered pieces that had been damaged.



**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

# Jewelry, Art & Collections Program

## SOME NOTABLE PROGRAM HIGHLIGHTS

### Protection Against Market Increases

The market for high-value collectibles is constantly shifting. If, at the time of a covered loss, the market value of a lost or stolen item has increased beyond the original, scheduled amount, PURE will pay up to 150% of the scheduled amount.<sup>1</sup>

To account for greater fluctuations over the long-term, a PURE Member Advocate® can connect you with our trusted vendors and help you schedule regular reappraisals. Plus, you can receive a premium discount of up to 20% by maintaining updated valuations for your scheduled collection.<sup>2</sup>

### Newly Acquired Items

If your collection is scheduled, you can take up to 90 days to inform us when you acquire new items. If you experience a loss before you get the chance to inform us about your new item, we'll still cover its replacement cost, up to the limit on your policy.

### Losses to Pairs and Sets

If part of a set, such as a single earring, is lost or damaged, you can choose how you would like your coverage to respond. For example, you could repair or replace the lost earring, or you could keep the remaining earring and receive the difference in the pair's value before and after the loss. Alternatively, you could choose to surrender the remaining earring to us and receive the scheduled value of the pair.

### Worldwide Coverage

Your policy gives you the flexibility to travel with your pieces, as coverage extends anywhere in the world.

### Vault Storage

Storing your valuables in a bank vault affords them greater protection and helps to lower your premiums. At PURE, we'll give you the flexibility to remove vault-stored items several times a year; simply let us know ahead of time.

### Fair Pricing That Rewards Responsibility

PURE aims to charge the right price—one that represents the true risk of loss—not the highest price the market will bear. We take great care to cover your valuables' risk precisely, at prices designed for sustainability that are often a mere fraction of what is charged by others.

This focus on the true risk of loss rewards your responsible behavior. Factors such as updated appraisals, well-protected home safes and a diversified schedule increase savings even more.

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>3</sup>

<sup>1</sup> Up to the coverage limit for the class to which the item belongs. <sup>2</sup> For all coverage classes except Miscellaneous. <sup>3</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](http://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