



A unique solution for your unique home.

Condo, Co-op & Fine City Residence

AUTOMOBILE

WATERCRAFT

JEWELRY, ART & COLLECTIONS

PERSONAL EXCESS LIABILITY

FLOOD

FRAUD & CYBER

PURE specializes in providing insurance and services designed for the most responsible owners of the finest-built homes. Our Condo, Co-op and Fine City Residence coverages are broad and flexible, giving you the ability to tailor them to your specific needs, and provide the exceptional service for which PURE is known.

A Partner Throughout Your Membership.

PURE Member Advocates® are always available to help you take advantage of our risk-prevention programs, locate and coordinate with contractors and vendors in your area and more. And if you have a claim, they'll take care of logistics like locating temporary housing, scheduling repairs, replacing lost items and lending a helpful hand wherever it's needed.

Comprehensive, Customized Coverage.

With Flexible Blanket Coverage, Extended Replacement Cost and \$50,000 in coverage for lost or stolen jewelry, your belongings are protected. And with our Good Neighbor Clause, a loss that impacts your neighbors doesn't have to strain the relationship. Learn more about these coverage features on the back of this page.

MEMBER STORY

A PURE member accidentally left one of his faucets open while the building's water supply was shut off. When the water returned, it flooded his apartment. His kitchen was ruined, and a neighbor's unit sustained \$12,000 of damage. His PURE Member Advocate® found him temporary housing and sent a remediation company to begin cleaning the two homes. The member's flexible blanket coverage allowed funds that would normally be earmarked for belongings to be allocated to the kitchen instead, so he didn't have to pay for the extensive repairs out of pocket. His neighbor's damage was also covered. After the claim was closed, his Member Advocate reached out to help him take advantage of PURE's Loss Prevention Benefit and install an automatic water shut-off device in his home.



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 to get started.

pure
INSURANCE

Condo, Co-op and Fine City Residence Programs

SOME NOTABLE PROGRAM HIGHLIGHTS: CONDOS AND CO-OPS

Flexible Blanket Coverage	A policy that dictates separate limits for Additions & Alterations and Contents prohibits you from applying coverage where it's needed most. PURE allows you to combine these coverages into one aggregate limit, giving you confidence that your policy can cover extensive damage, whether it is to your home, your belongings or both.
Good Neighbor Clause	Damage originating in your unit doesn't have to strain your relationship with your neighbors. PURE will pay up to \$25,000 for damages to a neighbor's unit without burdening you or your neighbor with the process of proving liability.
Extended Replacement Cost	We work hard to help you maintain the right amount of coverage, but estimating the cost to rebuild—especially for homes with custom or unique features—isn't an exact science. In the event of a total loss, we will cover the full replacement cost on both Additions & Alterations and Contents up to 150% of the policy limit.

SOME NOTABLE PROGRAM HIGHLIGHTS: TOWNHOMES, BROWNSTONES & OTHER FINE CITY RESIDENCES

Guaranteed Replacement Cost	Guaranteed Replacement Cost gives you peace of mind in knowing that your home can be rebuilt in like kind and quality, even when the actual cost to do so exceeds your coverage limits. ¹
Sewer and Drain Backups	If a sewer backs up and causes drains or toilets to overflow, it doesn't matter whether it is inside your home or outside. PURE will pay the cost to clean up resulting damage and replace or rebuild damaged property, up to the limits on your policy, regardless of whether it's an interior or exterior drain.
Flexible Limits for Other Structures	A typical Homeowners policy includes coverage limits for other structures (anything separate from your home's main structure such as garages, sidewalks, etc.) of at least 20% of your dwelling's coverage; however, this standard may be greater than your city home requires. You therefore have the option to choose a coverage limit for other structures that best suits your needs. ²

SOME NOTABLE PROGRAM HIGHLIGHTS: ALL CITY HOMES

Jewelry Protection	A dedicated Collections insurance policy for jewelry helps to ensure that your extraordinary pieces are well protected. However, we understand that some items may not be included on your schedule. To help you avoid costly out-of-pocket expenses, we afford coverage up to \$50,000 for lost, misplaced or stolen jewelry. ³
Compelling Deductible Options	PURE gives you the flexibility to choose a deductible that best fits your lifestyle with options up to \$250,000 for condos, and greater for townhomes, brownstones and other fine city residences. We offer generous discounts for members willing to retain a greater portion of their up-front risk—the higher the deductible, the greater the savings. However, we recognize that large losses can be extremely disruptive. If you carry a deductible of \$25,000 or less and experience a covered loss exceeding \$50,000, PURE will waive that deductible.
Loss of Use	If your home becomes uninhabitable, we will provide living accommodations that meet your needs—whether they are short- or long-term reservations at a nearby hotel or a comparable rental home in your neighborhood.
Pet Damage	Your policy provides coverage for damage to your home that is caused by domestic animals.
Loss Prevention Benefit	For covered losses greater than \$10,000, PURE will contribute up to \$2,500 to help you take action that could reduce the likelihood of a similar loss recurring. Our members frequently use this benefit to invest in solutions such as whole-house generators, leak detection systems, lightning suppression systems and 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.⁴

¹ Not available in CA, CT, FL, NY, SC or TX. ² Selecting an other structures limit below 20% of your dwelling coverage eliminates Guaranteed Replacement Cost coverage. ³ Up to \$25,000 for any single item. Requires contents coverage of at least \$1 million for condos/co-ops or at least 50% of the dwelling coverage for fine city residences. ⁴ 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 material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2017 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 11.27.17