A unique solution for your unique home.

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.
Your policy provides coverage for damage to your home that is caused by domestic animals. 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.

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. 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.

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.\(^1\)

\(^1\) Not available in CA, CT, FL, NV, 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. 0I78980. v 11.27.17