



## Protection for everything you've worked to build.

### HIGH VALUE HOMEOWNERS

AUTOMOBILE

WATERCRAFT

JEWELRY, ART & COLLECTIONS

Personal Excess Liability

FLOOD

FRAUD & CYBER

Your assets and unique lifestyle—arising from factors like owning multiple homes, employing domestic staff and more—expose you to a greater number of liability risks, and a lost lawsuit can threaten not only your existing wealth and future earnings, but also the legacy you plan to leave for future generations. PURE can help shield that legacy with limits up to \$50 million to protect against claims of personal injury and property damage, as well as optional coverages for precise circumstances.

**Pricing That Better Aligns With Risk.** At PURE, our Pricing Principles guide us to match the price we charge to the risk of loss we bear for our membership. That means considering the right risk factors, such as the driving experience and number of drivers in your household (as opposed to the number of cars in your driveway, which can't all be driven at once). And it means using those factors to determine your premium, no matter how much coverage you select. These strategies often result in significant savings, especially if you have more cars than drivers or purchase higher limits.

### MEMBER STORY

A PURE member was slowly backing out of a parking space when a pedestrian walked out behind the car. He was tapped by the bumper, thrown off balance and fell to the ground, but he did not appear to be injured. Later, the pedestrian claimed that a neurological defect he had begun experiencing was the result of the accident. He was not expected to be able to return to work and required long-term, in-home care. PURE eventually paid \$8,000,000 to settle the claim on the member's behalf.



**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

# Personal Excess Liability Program

## SOME NOTABLE PROGRAM HIGHLIGHTS

<b>Defense Costs</b>	Legal defense costs for claims of personal injury and property damage are covered—even if the suit is groundless, false or fraudulent—and do not reduce the amount available to pay damages. This includes claims of bodily injury, defamation, libel, slander, wrongful entry or eviction, emotional distress and more.
<b>Choice of Counsel</b>	You will have the ability to choose representation from among a panel of trusted attorneys and defense counsel. We also offer up to \$10,000 to reimburse any fees incurred by your personal attorneys and defense counsel should you choose to employ them to shadow a case.
<b>Worldwide Protection</b>	You are covered whether you are at home, on the road or abroad, including while you rent a vehicle.
<b>Fewer Coverage Gaps</b>	If your primary insurance—for example, your Homeowners, Automobile and Watercraft insurance—is also provided by PURE, our Personal Excess Liability coverage will respond once the coverage limits of your primary insurance have been exhausted. By picking up at the dollar amount where these limits end, your policy is designed to reduce coverage gaps and resulting out-of-pocket expenses.
<b>Drop-Down Coverage</b>	Occasionally, a loss may be covered by your Personal Excess Liability policy but not by your primary insurance policy. If this occurs, you won't be out of pocket for the amount that would normally be paid by your primary insurance; your Personal Excess Liability policy will drop down and cover the loss. <sup>1</sup>
<b>Not-for-Profit Directors &amp; Officer Liability Coverage</b>	Your policy protects your financial well-being from claims of personal injury or property damage while you act in your capacity as a director or officer of a qualifying not-for-profit organization.  You can choose to add our optional Directors & Officer Liability Coverage for even greater protection, as board members can be held liable for the actions or inactions of the organizations they serve, including accusations such as wrongful termination and breach of fiduciary duties. You can select from limits up to \$5 million, and our drop-down feature protects you in the event that the organization's coverage fails to respond. There is no limit to the number of qualifying boards you can sit on, so you have the flexibility to join or leave an organization at any time and never wonder whether you're covered.
<b>Uninsured Motorists Coverage</b>	You can choose to purchase up to \$10 million of coverage to respond in the event that you are involved in an automobile accident with an at-fault driver who is not adequately insured. In some states, drivers are only required to carry \$10,000 in liability coverage, which could easily fall short of the amount to which you'd be entitled for property damage, medical expenses and other accident-related costs they caused.
<b>Uninsured Personal Liability Coverage</b>	If you or a family member are seriously injured as a result of someone else's negligence and that person is not sufficiently insured, you could be left with costly out-of-pocket expenses. You may also not receive compensation for things like lost wages, pain and suffering, and more. This optional coverage affords up to \$1 million of coverage for protection against non-automobile related incidents involving uninsured or underinsured individuals.
<b>Employment Practice Liability Coverage</b>	If you employ domestic staff, such as a caretaker, you are covered for claims of bodily injury by that staff.  You can also purchase up to \$1 million of additional coverage for allegations of wrongful employment acts, such as wrongful termination, sexual harassment and discrimination. We'll pay for defense costs, damages awarded and up to \$25,000 for the services of a crisis management firm to protect your reputation.
<b>Comparing with Group Excess Programs</b>	Our Personal Excess Liability policy can be tailored to meet your needs more effectively than group excess liability policies. With PURE, you have the ability to choose the precise limits you need, properly cover unique exposures, add optional coverages, maintain your policy if you leave your employer, receive discounts on your Homeowners and Automobile policies, and benefit from a single insurer through fewer coverage gaps, a seamless claims response and cohesive communication during lawsuits.

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> Not available in New York. <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](http://pureinsurance.com) for details. Trademarks are property of PRM & used with permission. ©2017 PRM. PURE HNW Insurance Services, CA Lic. 0178980. v. 10.30.17