

Membership comes with a concierge.

There's more to what we do than simply paying claims, and that's why we created the role of the PURE Member Advocate®. These dedicated professionals personify PURE's commitment to service, giving you a reliable and compassionate partner before, during and after a claim. They make it easy to take advantage of our risk management services, guiding you through the process of loss prevention. They act as your personal concierge, taking on the administrative tasks when a claim does occur. And they continue to assist you after a claim is closed, helping you prevent similar losses in the future.

BEFORE A CLAIM

PURE Member Advocates help you implement loss prevention solutions and connect you with all our risk management services.



DURING A CLAIM

PURE Member Advocates receive claims and handle many all the way through to close, so you can have a single point of contact—someone there to support you at all times.



GETTING YOU BACK ON YOUR FEET

PURE Member Advocates make the claim process smooth by handling the administrative tasks, like working with third parties, finding rental cars or alternative housing and more.

AFTER A CLAIM

PURE Member Advocates will help you take steps to reduce the likelihood that a claim will happen again.



MEMBER STORIES

During one trip to an island a PURE member and her husband had visited every year, he had a custom ring crafted for her. After he died, she wore the ring every day. She was devastated when it was lost off her finger. Her Member Advocate reached out to every jeweler on the island until the one who'd made it was identified and a replacement piece was commissioned.

A PURE member's car was damaged in an accident. As it was a rare model, he knew its value had been instantly depleted, but he feared that the at-fault party's insurer wouldn't provide ample compensation. His Member Advocate sent an expert in luxury vehicle resale valuation to cite its lost value and help the member receive a proper settlement.

In the wake of Hurricane Matthew, a PURE member was home with her son without power when a burglar attempted to break in. He failed, but he broke her front door and left her understandably shaken. Her Member Advocate took immediate steps to have the door repaired and security restored so the member could once again feel safe in her own home.

To take advantage of these services or to learn more about our preferred providers, contact a PURE Member Advocate® at memberadvocate@pureinsurance.com or **888.813.7873**.

BEFORE A CLAIM: PREVENTING LOSS

Advice is good, but actually helping you implement it is even better. From start to finish, Member Advocates will work with you to act on any recommendations presented by a PURE Risk Manager or the PURE Situation Room™. They can recommend pre-vetted vendors or attempt to find others in your area, schedule appointments on your behalf and help you purchase technology like a whole-house generator or a lightning suppression system, often at discounted rates.¹

Member Advocates will also connect you with our risk management offerings, such as arborist services, fine-art preservation, jewelry appraisals and background checks for domestic staff.

During certain risk events, like an approaching wildfire or an impending hurricane, Member Advocates often pick up the phone and call affected members. These calls allow them to ensure that you're safe, to offer emergency preparation services, and to begin the claims process for you if you have experienced a loss.

DURING A CLAIM: GETTING YOU BACK ON YOUR FEET

No matter the size, claims can be devastating, and so we want to make the process as smooth as possible. Because Member Advocates are fully licensed adjusters, they receive incoming claims and can handle many of them all the way through to close. They are empathetic and dependable partners who are there for you throughout the duration of your claim.

Your Member Advocate will lift the administrative tasks from your shoulders. If a third party or another insurer is involved, Member Advocates can work directly with those parties on your behalf. They can book rental cars, schedule repairs and deploy remediation service providers. They'll hunt for replacements for items that have been damaged, lost or stolen. If necessary, they'll search tirelessly for temporary housing that matches your current standard of living. They've even been known to make dinner reservations.

AFTER A CLAIM: MAKING MEMBERS MORE RESILIENT

Member Advocates also search for ways to help you prevent losses from happening again. They proactively reach out to members who are eligible for our Loss Prevention Benefit, funds up to \$2,500 that you can use to make your home safer or better equipped to prevent a similar loss from recurring. Some examples of loss-prevention methods in which PURE members have invested include whole-house generators, lightning suppression systems and water shut-off devices, to name a few. And if you decide to take advantage of the benefit, your Member Advocate will help get the job done.

PURE'S RISK MANAGEMENT SERVICES TO HELP YOU PREVENT LOSS

Member Advocates can initiate services or connect you with preferred providers for the following benefits.

- | | |
|---|--|
| Arborist Evaluations | Lightning Suppression System Purchasing and Installation |
| Home Contents Inventories | Personal Employee Background Checks |
| Distracted Driving Prevention Technology | Seismic Shut-off Valve Purchasing and Installation |
| Flood Elevation Inspections | Storm Shutter Vendors |
| Fine Art and Collections Valuation and Preservation | Water Shut-off System Purchasing and Installation |
| Generator Purchasing and Installation | Watercraft Risk Prevention Services |
| Home Alarms and Security Devices | Wildfire Mitigation Program ² |
| Home Maintenance Services | Wind Mitigation Inspections |
| Home Security Assessments | Cyber Risk Advice and Identity Theft Protection |
| Hurricane and Emergency Preparation | ...and more. |

1. Discounts available where permitted by law. 2. Only PURE members residing in AZ, CA, CO, MT, NM, NV, OR, TX, UT, WA and WY are eligible for this program. 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

