

Making our members more resilient.

We are committed to helping you avoid loss and protect the things that matter most. That includes helping you learn more about the unique aspects of your home and the ensuing risks you face. From proper coverage and protection to emergency preparedness and preventing losses from recurring, risk management is an ongoing aspect of your membership with PURE.

THE PURE360™ RISK MANAGEMENT CONSULTATION

A PURE360 Risk Management Consultation is a detailed inspection of your home that goes far beyond an appraisal. These are conducted by PURE Risk Managers, who have a deep expertise in unique and extraordinary high-value homes.

The resulting PURE360 Risk Management Report includes:

The Home Health Scorecard. Every report begins with a high-level assessment of your home's current vulnerability to overall risk and that of water, fire and other hazards. This is shown on a simple 1–10 scale.

Action, Not Advice. We'll provide you with actionable next steps and recommended solutions—some of which are available to PURE members at discounted rates.¹

Accurate Valuation for Proper Coverage. You'll receive a detailed breakdown of the estimated cost to rebuild your home with like kind and quality materials. This helps to ensure that you will be sufficiently insured in the event of any covered loss.

The Discount Dashboard. We'll give you an overview of the credits and discounts you will receive on your policy, as well as others you could be eligible for if the appropriate steps are taken.¹



You become a PURE member.

Homes that are valued above \$5 million, sized over 7,500 square feet or exposed to certain risk factors will automatically receive a PURE360 Risk Management Consultation. If you do not, you may reach out to your broker to request a Consultation at any time.



We'll schedule an appointment.

We'll plan the Consultation around your schedule, at a time that's convenient for you.



A PURE Risk Manager will conduct the Consultation.²

Your Risk Manager will walk with you through your home, identifying risks and recommending solutions. If necessary, they can even use thermographic cameras to inspect inside the walls.



You'll receive a PURE360 Risk Management Report.

Your full report will detail the risks your home faces, solutions to prevent losses, the discounts you are eligible to receive, a full valuation of your home and more.



A PURE Member Advocate® will help implement loss-prevention solutions.

Our concierge-level professionals can answer questions, help you schedule appointments and connect you with complimentary or discounted technology—to name a few examples.

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**.

PURE MEMBER ADVOCATES®

This dedicated team of professionals is pivotal to PURE's risk management services, and their assistance is woven into all of our solutions and programs. They allow us to go beyond simply giving advice to actual implementation—assisting you with everything from vendor selection to purchasing, appointment scheduling and more.

RISK MANAGEMENT PROGRAMS AND SERVICES

Membership with PURE affords you access to specialized risk prevention services, like background checks for domestic staff, arborist services, jewelry appraisals, fine-art valuation and preservation and more—many of which are complimentary or discounted. Some others include:

Hurricane and Emergency Preparation.

In the event of an impending storm, we can connect you with vendors who will help prepare your home—even if you aren't there. And if a storm does hit, our catastrophe response team will mobilize, ensuring our members' needs are prioritized by placing resources on the ground and at the ready. If you're away from your home, our team members can also visit your home to assess whether any damage has occurred and, if necessary, begin the claim process on your behalf.

Wildfire Mitigation. If your home is in a wildfire-prone area, we monitor for threats.³ In the event of an active wildfire, constant contact with local fire units helps us determine whether to deploy mitigation service providers to prepare your home and property to be more fire resistant. A PURE Member Advocate can also help you find hotel accommodations if evacuations are ordered.

PURE CyberSafe SolutionsSM. We offer a unique suite of services to help you assess, prevent, detect and respond to cyber threats. This includes offerings such as an online knowledge center, a complimentary advice line and fundamentals check, and direct access to world-class digital security and identity theft service providers.

The PURE Situation RoomTM. The Situation Room notifies you in the event of an emergency or when risks like automobile recalls are expected to impact you directly, providing advice and contact information to help you stay safe. We also continually update puresituationroom.com with the latest loss-prevention news and advice by industry experts, including our own.

MEMBER STORY

A PURE member wintering in Florida received a PURE Situation Room alert that severely cold temperatures were forecast in New York, her primary home's location. She requested help ensuring that her home was safe, so a Member Advocate and a Risk Manager traveled to her home, inspected it and found no imminent threats. They did, however, notice a less pressing gutter leak that placed her home at risk for interior water damage and helped her correct the issue.

Loss Prevention Benefit. If you do experience a significant loss, you may be eligible for our Loss Prevention Benefit: an allowance up to \$2,500 to help you prevent the loss from recurring. PURE Member Advocates actively reach out to those who are eligible to help them take advantage of this benefit.