



## Specialized protection for your cruising itinerary.

HIGH VALUE HOMEOWNERS

AUTOMOBILE

Watercraft

JEWELRY, ART & COLLECTIONS

PERSONAL EXCESS LIABILITY

FLOOD

FRAUD & CYBER

Whether you own a sailboat or powerboat, a small boat or luxury yacht—or something in between—PURE's comprehensive Watercraft insurance is designed with you and your vessel's unique needs in mind.

**A Proactive Approach to Risk Management.** PURE Member Advocates® can provide advice on hull inspections, help find qualified hurricane shelters, research surveyors and repair shops, assist with background checks on crew members and even locate another vessel for you to use while yours is being repaired.

**Broad Navigational Limits.** Whether navigating close to home or far away, we offer coverage for a wide variety of cruising itineraries in domestic and international waters.

### MEMBER STORY

A PURE member hired a crew to transport his Silverton yacht from his vacation home in North Carolina to his primary home in Florida. During the journey, rough waters caused the anchor to break free and damage the hull. The vessel began taking on water, forcing the crew to take the vessel's life boat to safety. They called the member, who reported the claim to PURE. His PURE Member Advocate® arranged for transportation to get the crew home safely that same day. After several days of searching for the yacht, authorities determined that it had sunk, and PURE compensated the member for the full value of his vessel. His Member Advocate was able to locate and purchase replacements of like kind and quality for almost all of the member's personal effects and had them delivered to his house.



**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

# Watercraft Program

## SOME NOTABLE COVERAGE FEATURES

<b>Agreed Value</b>	In the event of a covered total loss to your watercraft, PURE will pay the hull coverage amount listed on your policy without applying your standard deductible. <sup>1</sup>
<b>Replacement Cost</b>	For most covered partial losses, PURE will pay to repair your vessel without deducting for depreciation. <sup>2</sup>
<b>Personal Effects</b>	Your policy protects more than just your vessel. If your personal property or fishing equipment is damaged or stolen, PURE will pay to replace it, up to the limit that you choose.
<b>Tenders</b>	Coverage for tenders is automatically included up to the limit stated on your policy and can be tailored to your specific needs.
<b>Liability Protection</b>	If a lawsuit is brought against you or you are held liable by a third party as a result of an incident involving your vessel, your policy will protect you. PURE provides coverage for legal defense costs, damages, pollution clean-up and containment, wreck removal and Jones Act coverage for paid crew.
<b>Emergency Towing and Assistance</b>	If your vessel becomes disabled—even if it is caused by an event not covered by your policy—PURE will pay the towing and emergency assistance costs without application of a deductible.
<b>Uninsured Boater</b>	If your vessel is damaged or you or your passengers are seriously injured as the result of the negligence or actions of another boater who is not sufficiently insured, you could be left with costly out-of-pocket expenses. Your policy provides coverage for damages caused by an uninsured boater up to the limit that you choose.
<b>Medical Payments</b>	If one of your passengers is injured aboard your vessel, PURE will cover reasonable medical and related expenses up to the limit stated on your policy, without the need to prove liability.
<b>Longshore and Harbor Workers' Compensation Act (LHWCA)</b>	Coverage is automatically provided for those employed aboard your vessel who are within the jurisdiction of the LHWCA.
<b>Marine Environmental Damage</b>	PURE automatically provides coverage for fines and penalties due to marine environmental damage, up to \$2,500 per occurrence.
<b>Hurricane Haul-Out</b>	In the event of a named storm, PURE will reimburse haul-out and storage expenses that you incur to protect your vessel, up to the limit stated on your policy.

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>3</sup>

<sup>1</sup> A Named Storm Deductible may still apply if damage is caused by a hurricane, tropical storm or other named storm. <sup>2</sup> Actual Cash Value may apply to outboard motors, batteries, sails, fabric and protective covers over three years of age. <sup>3</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