



**AN UNRIVALED EXPERIENCE FOR HIGH NET WORTH INDIVIDUALS**

With PURE Programs, your clients will benefit from broader coverage backed by the exceptional claims, risk management and policy administration service that you would expect from the PURE Group.

<b>POLICIES AVAILABLE</b>	<b>QUALIFYING SUBMISSIONS</b>
High Value Homeowners	Coastal Homes (Including Barrier Islands)
High Value Home Wind-Only	Poorly Elevated or Unshuttered Homes
High Value Homes Under Construction	Wildfire Exposed Homes
Excess Flood (By Endorsement)	Homes with Multiple Prior Losses
Tenant, Condo & Co-Op	Homes Under Major Renovation or Construction
Valuable Articles (By Endorsement) <sup>1</sup>	Short Term Rentals, Vacant and For-Sale Homes

**A Smarter Approach to Billing and Policy Delivery**

There is no payment required at the time a policy is bound. Instead, we bill your clients directly, and they are automatically enrolled into a quarterly installment plan at no charge, with the first installment due in 30 days. Policy documents are available instantly once the policy is bound and your clients can opt for mail or electronic delivery.

**Among the Broadest Coverage Available**

Coverage is broader than what's typically found in the E&S market and has been specifically designed for high value homeowners. See the coverage comparison chart for additional information.

*An exceptional insurance experience for high net worth individuals with higher risk homes.*

**ABOUT**

PURE Programs provides an unmatched insurance experience for successful individuals and families that require an Excess & Surplus (E&S) solution for their home. Your clients will benefit from broader coverage, specifically designed for high value homes, along with an unmatched service experience. You will benefit from a simpler, more efficient process that includes self-serve quoting, access to dedicated underwriters, direct billing and policy download to your agency management system.

PURE Programs is a managing general underwriter (MGU) and member of the PURE Group. Policies are underwritten by independent partner insurers who are rated A or better for financial strength by A.M. Best.

## Best-in-Class Claims Handling

At the time of a loss, your client will report their claim directly to one of our licensed adjusters, so they tell their story only once and the settlement process begins immediately. What's more, our highly-experienced in-house adjusters handle claims fast, efficiently and empathetically.

## Risk Management Specialists

Our team of Risk Managers has deep expertise in the custom intricacies of high value homes. The in-house PURE360™ Risk Management Consultation is designed to help ensure your clients have the right coverage, are benefiting from all the premium credits they qualify for and are well-advised on steps they can take to protect their home.

## Access to PURE Member Advocates®

Policyholders have access to the exceptional service provided by PURE Member Advocates®. This team is dedicated to supporting policyholders before, during and after a claim. They can assist with implementing recommendations made by our Risk Managers, take on administrative tasks at the time of a claim—for example, finding alternative housing—and, after a loss, can help determine the best solutions to prevent a similar loss from re-occurring in the future, for example, they can help with installing an automatic water shut-off system.

## Access to Catastrophe Response Capabilities

When a catastrophic storm is forecast, the catastrophe team is deployed to the area along with emergency equipment and supplies in advance of the storm making landfall. We have contracts in place with arborists and restoration firms, reserving them exclusively for policyholders, significantly reducing or eliminating wait time.

## Wildfire Mitigation Program

This program is available to policyholders in wildfire-prone areas and includes pre-fire and emergency response services intended to reduce—or even prevent—a loss from wildfire. We can inspect the policyholder's property for vulnerabilities, help them address them, and provide expert risk management advice. Then a PURE Member Advocate can help implement those recommendations. And in the event of an active wildfire, we keep policyholders informed about the fire's movements, provide emergency contact information and—if warranted—potentially send one of our preferred mitigation vendors to help protect their home.

## The PURE Situation Room™

This online resource is filled with analysis and advice on risks facing high net worth homeowners. In the event your client is threatened by a catastrophic weather event, we'll alert them and offer advice, resources, and the assistance of Member Advocates to help. Visit [puresituationroom.com](http://puresituationroom.com) to learn more.

## A RADICALLY BETTER BROKER EXPERIENCE

From quoting to underwriting, to billing and claims, PURE Programs aims to provide you with an experience that makes it easy to manage your clients' E&S policies.

## A More Efficient Process

- You work with a dedicated high net worth E&S underwriter.
- The same self-serve quoting system you use today.
- We bill all new business, renewal business and endorsements directly to your clients.
- We file taxes and fees on your behalf.
- Agency download of policy information is available.
- You will be kept informed during the claims process.

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## PRICING ADVANTAGES

Our granular approach to pricing takes each individual's risk characteristics into account. As such, your best clients with more favorable rating characteristics will benefit from more competitive pricing. What's more, PURE Programs offers generous premium discounts including companion credits for PURE members.

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To learn more, contact your PURE Sales & Marketing Manager,  
call 833.389.7873 or visit [pureinsurance.com/programs](http://pureinsurance.com/programs).