

High Value Homeowners

Automobile

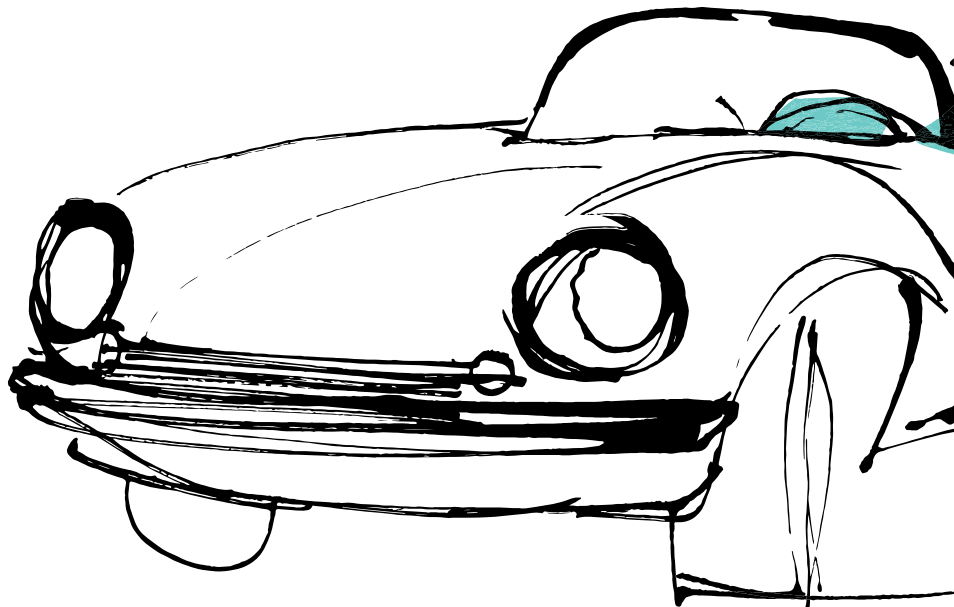
Jewelry, Art & Collections

Watercraft

Personal Excess Liability

Flood

Fraud & Cyber



For luxury vehicles, golf carts and everything in between

You can insure all of your cars and other vehicles on one customizable policy designed to reward responsible drivers. We recognize that if you have more cars than drivers, you can't drive them all at once, and we acknowledge this with savings.

Notable coverage features

Agreed Value coverage means no surprises. If your vehicle is a total loss, we'll pay the Agreed Value on your policy with no deductible.

Original replacement parts. If your vehicle needs repairs, a PURE Member Advocate® can help locate a nearby repair shop, and we'll pay for them to use original equipment manufacturers' (OEM) parts.

Flexibility with rentals worldwide. If you rent or borrow a vehicle, you're covered for both property and liability damage for up to 90 days. (Note that, if renting a car outside of the United States, insurance requirements for that country must be met for our coverage to apply.) And if you need to rent a car while yours is being repaired, your Member Advocate can even arrange to have the vehicle brought to you.

Coverage for other transportation expenses. In the event your vehicle is involved in a covered collision 50+ miles from your home, we may help to reimburse hotel accommodations, meals and other expenses.¹ A Member Advocate can also assist you with all of the logistics.

CLAIM SCENARIO

Handle with care

When an accident left a PURE member's rare model car with extensive damage, their PURE Member Advocate arranged to have it towed to the nearest dealer-authorized repair shop.

However, the responsiveness of the shop didn't meet our customer service standards or the member's busy schedule, so their Member Advocate explored more suitable service providers.

Because the vehicle was so rare, the next nearest qualified repair facility was over 100 miles away. Despite the distance and expense, the Member Advocate sent it to the shop and kept the member informed of its status until repairs were completed and it was delivered back to them.

Protection from uninsured drivers. If an uninsured driver damages your vehicle, your Collision coverage will apply without a deductible. And if you have a Personal Excess Liability policy with PURE, you can purchase additional Uninsured Motorists coverage.

Unlimited 24/7 towing & optional roadside assistance. If you are involved in a covered accident and your vehicle is not drivable, we will pay to tow it to the repair shop of your choice. You can also add additional coverage for complete roadside assistance to help when you have a lockout, breakdown or when you are in need of a tire change.²

Responsibility is rewarded with premium discounts. You can receive discounts and lower your premium by insuring more cars than drivers, keeping a child's vehicle at home while they're away at college, limiting the number of days you drive your collector car and making other smart choices that reduce your risk.



Services to make your life easier

The dedicated assistance of a PURE Member Advocate. We want to help you return to normal as easily as possible following an accident. A PURE Member Advocate can assist you by booking rental vehicles, locating repair facilities, communicating with other drivers' insurers and reducing other administrative tasks.

File claims, access auto ID cards and more, directly from your smartphone. With the PURE Insurance mobile app, you can file claims directly from your smartphone and receive repair estimates in as little as a few hours. You can also access your auto ID cards, connect with towing and roadside assistance and receive temporary proof of insurance when purchasing a new vehicle.



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 to get started.

1. This coverage is triggered when the vehicle is listed on your policy, the collision renders your vehicle inoperable and the incident occurs 50+ miles from your home. Coverage capped at \$5,000 in some states. 2. This extended coverage option is available for private passenger automobiles only. PURE Insurance is the marketing name for Privilege Underwriters Reciprocal Exchange (PURE), a Florida domiciled reciprocal insurer. PURE Risk Management, LLC (PRM) serves as attorney-in-fact for a fee and is a subsidiary of Privilege Underwriters, Inc., a member of the Tokio Marine Group of Companies. This material is descriptive only. Actual coverage is subject to the policies issued. Trademarks are property of PRM and used with permission. ©2023 PRM. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980.