**High Value Homeowners**
Automobile
Jewelry, Art & Collections
Watercraft
Personal Excess Liability
Flood
Fraud & Cyber

# Specifically designed for luxury homes

Your home is extraordinary, with custom and unique features, so you need a Homeowners policy that is just as specialized. Our policy includes benefits like Guaranteed Replacement Cost, coverage for lost or stolen jewelry and the flexibility to choose whether to rebuild or receive a cash settlement if your home is a total loss.

**MEMBER STORY**

## Rebuilding a family tradition

A fire started in the Primos' basement and quickly spread throughout the

## Notable coverage features

**Flexible rebuilding options.** If a fire or another event destroys your home, our coverage gives you the option to rebuild or receive a cash settlement. It's that simple; you decide.

**Guaranteed Replacement Cost.** Our coverage provides peace of mind in knowing that your home can be rebuilt to the same standard, even when the actual cost to do so exceeds your coverage limits.[1]

**Jewelry coverage included in your homeowners policy.** Our policy includes $50,000 of coverage for lost, misplaced or stolen jewelry. This helps to better protect your valuables that are not covered by a dedicated Collections policy and avoid out-of-pocket expenses at the time of a claim.[2]

**Broad coverage for sewer and drain backups.** If a sewer backs up and causes your drains (whether inside or outside of your home) or toilets to overflow, we will pay to clean it up and replace or rebuild damaged property, up to the limit on your policy.

home, causing extensive damage. As part of their Homeowners policy, a PURE Member Advocate® arranged temporary housing for the family.

Among the items destroyed was the family's rare collection of heirloom holiday ornaments. Placing and enjoying these decorations had always been an important part of their family's holiday traditions, and they were devastated. Over the course of five months, their Member Advocate researched, located and arranged for the purchase of replacement pieces to rebuild the collection in time for the next holiday season.

pure INSURANCE

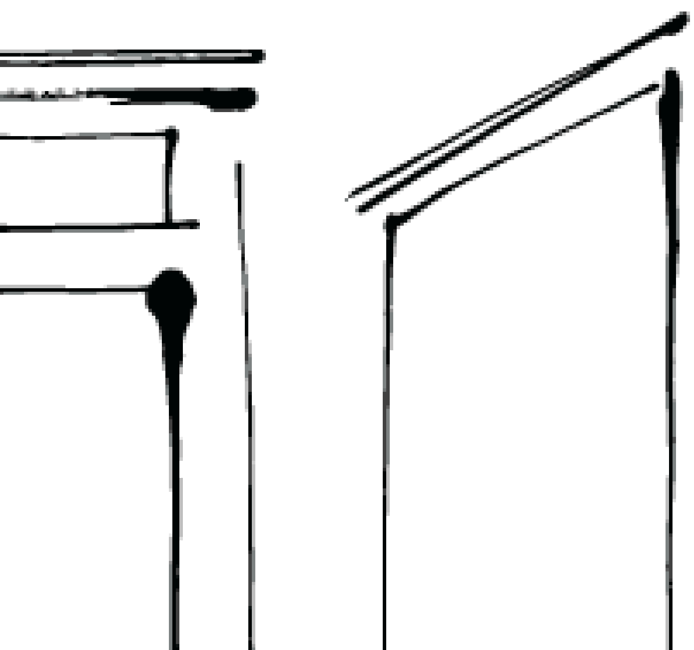
A member of the Tokio Marine Group

**Flexible deductible options & waiver of deductible.** We give you the flexibility to choose a deductible that best fits your lifestyle, and we also recognize that large losses can be extremely disruptive. So, if your deductible is $25,000 or less and you experience a covered loss of more than $100,000, we will waive your deductible.

**Coverage to help you prevent a similar loss.** For covered losses greater than $10,000, we will contribute up to $2,500 to help you implement a solution that reduces the likelihood of a similar loss. Members use this benefit to invest in whole-house generators, leak detection systems, lightning suppression systems and other loss prevention solutions.

**PURE Home Systems Protection.** This optional coverage can reimburse you for losses caused by the breakdown of mechanical and electrical systems that power your home, like heating and air conditioning, home security, swimming pools, home theaters and elevators.

**PURE Starling™ fraud and cyber defense coverage.** This optional coverage can reimburse you for losses caused by fraud and cybercrime and provides access to resources to help you recover if you become a victim.



## Services to make your life easier

**Helping you reduce risk to your home.** The best way to protect your home is to prevent losses from happening in the first place. PURE Risk Managers conduct a PURE360® Risk Management Consultation and recommend ways to make your home safer and take advantage of premium discounts. They can also help implement those recommendations, from vendor selection to appointment scheduling.

**Claims service that exceeds your expectations.** While we do everything in our power to help you prevent loss, claims do happen. Our adjusters will work directly with you to deliver a hassle-free claims experience with speed, professionalism and compassion. A PURE Member Advocate will be available during and after the claim to help you locate temporary housing, connect with local contractors and vendors, replace lost items and more.

**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. Coverage not available in all states 2. Must meet eligibility requirements. 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.  44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0I78980.

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