

The Member's Guide to Working with PURE



TOOHER-FERRARIS
INSURANCE GROUP

Thoughtful Insurance®

pure™



pure™

The Member's Guide to Working with PURE

is designed to help you take full advantage of your membership. You will find details about our proactive risk management services, our claims process, the PURE Member Advocate® and other conveniences intended to provide you with an exceptional member experience.

Table of Contents:

• Your Independent Agent	4
• Your Company	5 - 7
• PURE's Product Suite	8 - 9
• The PURE Member Advocate	10
• Meet a Few of the PURE Member Advocates	11
• Managing Risk and Preventing Losses	12 - 15
• Claims	16 - 17
• Billing and Policy Services	18 - 20
• Contact PURE	23



YOUR INDEPENDENT AGENT

Our select roster of independent agents and brokers are among the most qualified and respected in their field, and work alongside us so you receive sound guidance and comprehensive coverage. These agents represent many companies and are encouraged to work in your best interest.

Your agent is your best source of guidance regarding your insurance coverage and the design of your family's risk management program. Work closely with your agent for advice regarding all aspects of your policies, from your existing coverage to any modifications you would like to make in accordance with changes in the market and in your personal life.

Unless you prefer that your agent be your initial point of contact following a loss, we encourage you to call us directly to report a claim. We'll work hard to stay connected to your agent so you don't have to maintain two lines of communication.

Agent Doug Fields with Debra and Ralph Merritt in their Colorado home. PURE members since 2012.



YOUR COMPANY

PURE is a member-owned exchange, designed from the ground up for a select community of like-minded families whose deep values deserve to be rewarded with higher value.

PURE is dedicated to providing best-in-class coverage, service and communication; to innovating how risk is assessed, managed and proactively reduced; and to delivering an exceptional member experience.

Inspired by some of the finest mutual and reciprocal insurance companies in the world, PURE aims to put the long-term interests of its membership first. Here are a few things that make PURE such a compelling option:

As a reciprocal exchange, PURE enables policyholders to do together what they could not do by themselves.

Perhaps as important as the products and services we offer, our company structure provides a lasting advantage. When members join PURE, they agree to exchange contracts of insurance (policies) and pool their insurance risks among a carefully selected membership. Membership in PURE is completely non-assessable, so each member's liability ends with the cost of his or her policies. There is no risk of an assessment from PURE.

The PURE membership is a select group of successful, highly responsible individuals and families.

PURE was designed for the most responsible owners of the finest built homes. The PURE membership consists of high net worth families who have a track record of proudly maintaining their homes and property. They drive safely and protect their collections. Whether they are entrepreneurs, financiers, corporate executives, or other professionals, they are bonded by a track record of responsibility — including having few, if any, insurance claims prior to joining PURE. This ultra-preferred risk pool is one of the reasons PURE members receive such competitive rates.

PURE doesn't have employees. Instead, the membership has appointed PURE Risk Management, LLC (PRM), as its independent management company.

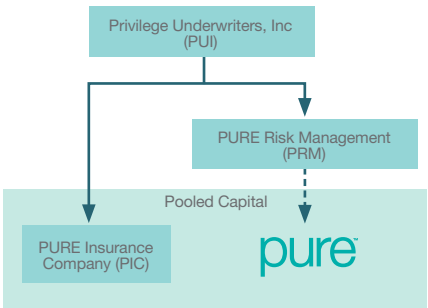
As a reciprocal exchange, PURE is an unincorporated association of subscribers (members). When new members join PURE, they sign a **Subscriber's Agreement** which appoints and authorizes a common **Attorney-in-Fact (AIF)** to manage the affairs of the exchange — including designing insurance products and rates, underwriting, collecting premiums, settling claims, and more. The Subscriber's Agreement also provides a detailed and transparent look at the governance of PURE, including the responsibilities of and fees paid to the for-profit AIF.

YOUR COMPANY

PURE’S capital structure has several distinctive advantages.

The PURE Group creates enhanced financial security.

As a member of **the PURE Group**, PURE is pooled with another company, **PURE Insurance Company (PIC)**, that is owned by the parent of PURE’s AIF (independent management company). This pooling agreement creates more surplus capital availability for PURE, as well as greater capital flexibility if ever needed. The PURE Group is rated A- (Excellent) for financial strength by A.M. Best. According to A.M. Best, this rating is reflective of PURE’s capitalization, conservative reinsurance, management track record, and investment portfolio.



A low cost of capital helps keep premiums low.

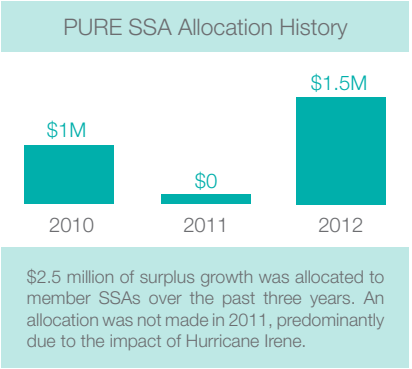
Insurance premiums are typically a reflection of losses (the claims made by policyholders), expenses (in PURE’s case, the fees paid to both insurance brokers and the AIF) and the expectations of profits for the investors who, at least notionally, assume the risk of losses. PURE creates an advantage not only by restricting membership to those less likely to submit frequent or frivolous claims, but by reducing the need to satisfy the investment objectives of shareholders. Members contribute capital to PURE by making **Surplus Contributions** for the first five years of membership. These contributions, which are equal to a small percentage of a member’s premiums, provide a steady flow of capital to PURE, enabling PURE to sustain a much lower cost of capital than most stock insurers. A lower cost of capital contributes to highly competitive rates.

It’s important to note that the pooling agreement does not apply to surplus contributions. PURE and PIC share all net premiums and net losses equally — but 100% of all surplus contributions exclusively benefit PURE and its membership.

PURE’s **Annual Report to Members** provides additional details and insights about the finances of PURE and the PURE Group.

PURE’s profits are allocated to the membership.

If total premiums paid by the membership prove to be greater than the cost of policies issued, the difference is eligible to be allocated to **Subscriber Savings Accounts (SSAs)**. SSAs are notional accounts that remain on PURE’s balance sheet (supporting PURE’s overall claims paying ability) in the name of each qualifying PURE member. This allows PURE greater financial strength while showing our commitment to serve the membership well. Holding these funds on the balance sheet of PURE reinforces the AIF’s motivation to deliver world-class service (because all SSA monies can be returned to members if and when they cancel all of their PURE policies) and is a tangible demonstration of the alignment of interests between PURE and its membership. Annual statements, including FAQs on pureinsurance.com/SSA, help members answer any questions they may have about PURE’s SSAs.



The Subscribers’ Advisory Committee serves as the voice of the membership and is an important part of PURE’s governance.

PURE has a committee of appointed members who advise on the company’s direction and ensure that the voice of the membership is heard on important matters. This dedicated panel also ensures that the AIF does its job and maintains a communicative, transparent relationship with the PURE membership at all times.

Members of the Subscribers’ Advisory Committee (SAC):

- Meet quarterly with PURE’s management to offer advice and insights
- Act as champions for PURE in their local communities
- Have defined supervisory responsibilities for PURE’s AIF
- Select and supervise auditors
- Advise on initiatives and issues relating to claims, billing and other matters
- Generate or comment on new coverage ideas or claim enhancements
- Review and comment on many member-wide communications and announcements

The current SAC members are recognized experts in their respective fields, and share a commitment to making PURE the best possible insurer for its members.

PURE'S PRODUCT SUITE

PURE offers comprehensive, customizable insurance products to meet the needs of high net worth individuals. Members who bundle their policies have fewer coverage gaps and benefit from generous discounts and the ease and convenience of a single billing statement. Talk to your agent or visit our website to learn more about any of the following policy lines.



High Value Homeowners Insurance

Our coverage is among the broadest and most flexible in the industry, giving you the ability to tailor policies for your specific needs. We strive to identify adequate insurance values for every home we underwrite to help you select the right amount of coverage.



Private Fleet Auto Insurance

We provide comprehensive car insurance — including protection for regularly used vehicles, antique cars, luxury motor homes, motorcycles and golf carts — all on one policy and often at significantly lower rates. Our pricing model is designed to reward responsible drivers with lower premiums. We also offer 24-hour Roadside Assistance to help you with tire replacements, towing, lockouts and breakdowns.



Jewelry, Art and Collections Insurance

We provide high quality coverage for nearly all types of valuables — including jewelry, fine art, collectibles, coins, stamps, silver and wine. We help you care for your collection and restore damaged items when needed.



Personal Excess Liability Insurance

Our Personal Excess Liability policy protects you from lawsuits filed against you and your family for personal injury and property damage. For members who maintain the minimum requirements for their homeowners, automobile and watercraft insurance, this policy is intended to provide seamless coverage in the event that the liability limits of the primary policies are exceeded. Personal Excess Liability coverage is essential for successful families, and we provide broad, competitively priced coverage limits designed for them.



Watercraft Insurance

Our policies provide you with comprehensive coverage and exceptional claims service. Whether you own a sailboat or cruiser, a runabout or luxury yacht — or something in between — our Watercraft Insurance policy can be tailored to meet your specific needs.



PURE Flood Solutions®

PURE Flood Solutions allows you to obtain superior flood coverage and claim service. The product suite has been designed to meet the diverse needs of the membership and offers three customizable levels of protection. Every solution begins with primary flood insurance that PURE offers through the National Flood Insurance Program (NFIP) and can be enhanced with broadening endorsements and increased coverage limits. The PURE Member Advocate® and PURE-appointed claim adjusters help create a dramatically better service experience while reducing the time required to settle a loss.



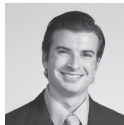
Our commitment to providing an exceptional member experience is personified by the work of the PURE Member Advocate. These individuals save members time and eliminate hassles associated with reducing risks and resolving claims.

Making life easier before, during and after a loss:

- PURE members may receive a risk management inspection to help identify potential causes of loss within a home. During the inspection, recommendations may be made to help protect a home from experiencing a claim. Member Advocates help research and coordinate with providers to make implementing these recommendations easy.
- During a claim, Member Advocates take on and manage administrative hassles in order to reduce the time-burden for you. For example, they can help locate rental vehicles and homes, or facilitate appointments on your behalf.
- Following a loss, Member Advocates look for ways to help you prevent similar losses from occurring, and in cases of larger losses, will offer our allowance towards the cost of loss prevention solutions.
- At any time, Member Advocates can connect you to specialists who can help manage risk, such as arborists, art appraisers, and personal security professionals.



Anne Marie Martich, AIC, Member Advocate Team Leader, began her career with PURE as a Claims Analyst after more than a dozen years adjusting claims. Today, she leads the Member Advocate team in helping members find out-of-the-box ways to prevent losses and resolve claims, while saving them time and eliminating hassles.



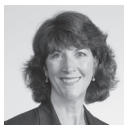
Chris Mannon is known for devising unique ways to help members in need. For example, Chris has helped members who were displaced from their homes during the holidays find alternative accommodations to host their guests. During Superstorm Sandy, he arranged to have members' vehicles towed from restricted zones, helping them to avoid total losses. Members recognize Chris for his friendly, professional demeanor.



Eric Beban is often described as courteous and compassionate. He specializes in helping members identify ways to avoid claims, and facilitates appointments on their behalf. In the past, Eric has helped members purchase loss prevention devices, schedule arborist inspections and protect themselves from identity theft.



Jeremy Hamel brings seven years of claims experience to PURE's Member Advocate team. Members commend Jeremy for his keen attention to detail and listening skills, and appreciate the fact that he has minimized the amount of time and energy they must commit to resolving their losses.



Joan Smith brings more than a dozen years of fine art and jewelry risk management expertise to PURE's Member Advocate team. In addition to helping members facilitate appraisals of their collections (from jewelry to chess sets), Joan regularly helps members research ways to better protect their homes from losses.



Karsten Richards joined PURE as part of our Graduate Analyst Program. Her compassionate nature and problem solving skills were quickly recognized, and she was asked to become a Member Advocate. She is known for the personal touch she brings to every situation, frequently becoming a trusted confidante of members facing difficult losses.



Rick Cornell is recognized by members for his dedication to providing exceptional service whenever they need it, often providing his personal contact information so families can reach him during non-business hours. His reassuring manner provides members with peace of mind during troubling times.

Karsten, PURE Member Advocate, with Mike and Kathy Charness. PURE members since 2011.



MANAGING RISK AND PREVENTING LOSSES

Taking the right steps today can help to prevent problems in the future, and fewer claims for individual members ultimately results in lower premiums for our entire membership. That's why, through our risk management team and PURE Member Advocate®, we offer a range of services aimed at helping you better protect your home and property from a loss.

Here are a number of services often available free of charge or at reduced rates. Many can also result in discounts on your annual homeowners premiums. This list is in no way exhaustive, and we encourage you to contact our Member Advocates for any need that may arise related to the protection of your home and property.



The PURE Risk Management Inspection

As a PURE member, you are eligible to receive an appraisal and risk management inspection of your home and property. This service is intended to help you:

- Identify potential risks and provide mitigation solutions
- Determine the right coverage amount for your home
- Confirm that you are receiving all of the premium credits for which you are eligible based on your home's construction and loss prevention devices
- Provide documentation of your home



Arborist Evaluation Services

A network of leading arborist firms has agreed to provide PURE members with complimentary assessments of the trees on their property. These specialists work to identify hazardous or precariously located trees that are likely to fall in future storms. They can design plans to reduce risk and improve the health of your trees.



Generator Purchasing and Installation

Permanent generators help keep sump pumps working, prevent losses in other ways, and maintain quality of life when the power goes out. Leading manufacturers of installed generators offer PURE members discounted pricing and expedited installation. Your Member Advocate can help you find the right generator and expedite the ordering and installation process.



Water Shut-off Valve Installation

We work with consulting services that will help you identify the water shut-off valve that best suits your house. These customized devices are designed to automatically stop the flow of water into a home when you are there or when you are away, helping to protect your home from significant water damage. These devices are often available to PURE members at a discounted rate.



Personal Employee Background Checks

Many PURE members rely on the services of domestic employees like maids, gardeners, nannies and caregivers. While the presence of private staff can often decrease the likelihood of risk in a home, without proper screening, these employees can pose a threat to the safety and security of our members' property and loved ones. We have a preferred relationship with a national risk consulting company to provide background screening services for domestic employees at discounted rates. In some cases, these background checks are complimentary.



Fine Art Valuations and Preservation

We have negotiated discounted rates for fine art experts who provide preservation and valuation advice for your jewelry or fine art collection. Along with our contracted experts, your Member Advocate can recommend companies and facilities specializing in the proper high-security transportation and storage of your collection. They can also help you devise plans to care for your collections in the event of an emergency evacuation.



Purchasing Safety and Security Devices

If you are considering purchasing or installing equipment like a fire or burglar alarm, safe or carbon monoxide detector to improve the safety of your home, your Member Advocate can be a resource for researching and recommending high quality products.



Hurricane and Emergency Preparation

If you are away from home and cannot get back to your residence during the time of an expected hurricane, contact us immediately. Whenever possible, your Member Advocate will work to secure the services of contractors to take measures to safeguard your home and valuables, like closing shutters, boarding up windows, and moving patio furniture and other external objects that can cause damage in a severe windstorm.

MANAGING RISK AND PREVENTING LOSSES



Home Security Assessments

We can connect you to highly trained, premier security consultants who perform home security assessments. This service includes an examination of your house and property to identify potential safety risks that may make your home a target for predators. At your request, your Member Advocate will work to provide advice and solutions to the recommendations made upon your home security assessment, and can handle the arrangements to remedy identified issues.



Wildfire Mitigation Program

Our Wildfire Mitigation Program includes pre-fire and emergency response services intended to reduce, or even prevent, loss from wildfire. Those enrolled in this program receive a visit from Firebreak Spray Systems, LLC, a leader in wildfire protection, to inspect for vulnerability to wildfire and apply Phos-Chek®, the same long-term fire retardant that is used by the US Forest Service, as a pre-season perimeter spray. Firebreak also provides emergency response services should a wildfire immediately threaten a member's home.



Contents Inventories

Ranging from simple videos to more complex, customized software, we can access the resources to help you create a thorough inventory of your home's contents — making your property easier to account for and replace following a loss.



Home Maintenance Vendors

Your Member Advocate is available to help you research service providers for your home's upkeep. In the past, we've helped members get quotes and coordinate appointments with chimney sweeps, pool service companies and vendors that specialize in cleaning gutters.



Lightning Suppression Systems

Lightning can be the source of major losses to a home's architecture and electrical infrastructure. Your Member Advocate can help you find local service providers that specialize in the installation of lightning suppression systems, designed to shield your home from lightning strikes.



Watercraft Protection

PURE members with boats and other watercraft benefit from our very specific loss prevention services, including hull inspections and help finding qualified hurricane shelters.



Custom Requests

In addition to the services outlined here, Member Advocates are available to help you with more unique requests. We aim to provide personalized service, and encourage you to call our team with any inquiries regarding the protection of your home and property.



Contact a Member Advocate to access these and other services:

888-813-PURE (7873)
memberadvocate@pureinsurance.com

CLAIMS

We aim to deliver the best claims experience possible:

- Your safety and well-being matter most. We will inquire about your welfare and treat you with empathy throughout the claims process.
- Licensed claims adjusters are available 24 hours a day, and will address your most immediate needs in a timely manner.
- Your adjuster will communicate with you in the manner and frequency that you prefer, keeping both you and your agent apprised of the status of your claim.
- We have a deep respect for your busy lifestyle. Your claim will be addressed quickly, with no hold-back provisions to preclude you from beginning repairs or restoration.
- Your adjuster will work with you to ensure a high quality repair.
- We're committed to helping you avoid claims in the future. Your Member Advocate will study your loss to help you identify ways to prevent similar losses from happening again.

In the event of a loss, call us at (888) 813-PURE (7873), email us at claims@pureinsurance.com, or fax us at (888) 636-1359. Claims service support is available 24 hours a day, seven days a week.

PURE claims adjusters are among the most experienced in the industry. Members commonly describe them as compassionate, capable and knowledgeable, and appreciate their calming presence at the time of a loss. Meet some of the team:



Alan
Schaefer



April
Esterhuizen



Arpan
Sikder



Audi
Mincey



Bill
Becker



Brian
Hooper



Cathy
Lugo



Christine
Foppe



Craig
Dickinson



Edwin
Reyes



Eric
Harson



Frank
DiGrande



Reggie
Warren



Sandy
Manzella



Theresa
Barrios



Venessa
Perkins



BILLING AND POLICY SERVICES

PURE's Member Services representatives are available to answer questions related to PURE billing, payment and document delivery. To speak directly with a representative, simply call Member Services at **(888) 813-PURE (7873)**. Normal business hours are 8:30 AM to 8:00 PM ET Monday through Friday.

Policy and Billing Delivery

We use secure eDelivery as our primary means of member communication and encourage all members to use the service to safely and securely receive their billing statements and policy documents electronically.

- **Secure and easy.** Data security is critical, and your documents will be sent via encrypted email as password-protected PDF documents.
- **No fees or charges.** There are no charges for document delivery.
- **You can change your preference at any time.** You can change your document delivery preference and/or contact information at any time by contacting Member Services at (888) 813-PURE (7873) or edelivery@pureinsurance.com.
- **Copies on request.** If you ever require a copy of a document, whether electronic or paper, you can request one at any time.
- **Minimal technical requirements.** All you need to participate is a valid email address, a Windows or Macintosh computer, and Adobe Acrobat 7.0 or higher

Sign up for eDelivery by visiting the Member Toolkit on our website.

If you prefer to receive a paper copy of your policies, please contact your agent or Member Services. Members electing to opt-out of eDelivery will receive printed billing statements via US mail.

PURE Billing at a Glance

- Our billing cycle runs on the 10th of each month with payment due 20 days from the statement date. Any transaction activity after the 10th of the month will generally be billed the following month. Once your account is paid in full, you will typically only receive a statement when there is new activity on your account.
- You will receive one single, consolidated billing statement for your account reflecting the activity of all of your PURE policies. You also have the option to have one or more of your policies billed separately (i.e. bill to mortgagee).
- You have the option of paying your bill in full or quarterly installments. Please note, installment options are not available for third-party mortgagee bills — all third-party mortgagee bills must be paid in full. If you elect to pay in quarterly installments, here's how it works:
 - The first quarterly installment is due within the first month of the policy term, and will include your annual surplus contribution, any required state mandated fees and regulatory assessments and 25% of the annual premium.
 - Future installments, each equal to 25% of annualized premium, are due three, six and nine months from the effective date of the policy. You will receive a billing statement prior to any installment coming due.



BILLING AND POLICY SERVICES

How to Pay Your Bill

PURE offers several different methods of payment for your premium. There are no additional fees associated with any payment methods.

Recommended Methods

Automated Payments via Electronic Funds Transfer through PURE's Online Payment Center.

Set up a recurring payment for hassle-free bill pay.

Directly from your PURE eBill.

Sign up to receive your billing statements via secure eDelivery, and pay your bill safely without leaving your PURE statement form. Secure payment can be made via credit card or electronic funds transfer from your bank account. Please note, credit card payment is available for payment in full only.

Other Methods

One-time Payment through PURE's Online Payment Center.

Use your debit card or electronic funds transfer to pay your minimum. Credit cards are also accepted for payment of your total balance. PURE accepts VISA, MasterCard or American Express.

Pay by Personal Check.

Mail payment to our billing facility at the address below. Please attach the payment coupon located at the bottom of your PURE billing statement and include your Member Identification number on the check. Please allow 3-5 business days for payments to be received and for your account to be credited.

Payments should be sent to:

PURE Insurance
PO Box 95000-2655
Philadelphia, PA 19195-2655

For answers to billing questions, contact Member Services:

888-813-PURE (7873)
service@pureinsurance.com



CONTACT PURE

-  pureinsurance.com
-  (888) 813-PURE (7873)
-  claims@pureinsurance.com
-  memberadvocate@pureinsurance.com
-  service@pureinsurance.com

Regional Office Locations

New York
44 South Broadway
Suite 301
White Plains, NY 10601

Florida
800 Corporate Drive
Suite 420
Ft. Lauderdale, FL 33334

South Carolina
2000 Sam Rittenberg Blvd
Suite 2020
Charleston, SC 29407

Illinois
233 South Wacker Drive
Suite 450
Chicago, IL 60606

Arizona
6263 North Scottsdale Road
Suite 245
Scottsdale, AZ 85250

Georgia
One Lakeside Commons
990 Hammond Drive
Suite 980
Atlanta, GA 30328



pure™



Contact Tooher-Ferraris Insurance Group

Phone: 800-899-0093

Email: info@toofer.com

Website: www.toofer.com



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 for details. Trademarks are property of PRM & used with permission. ©2013 PURE.



A unique solution for your unique home.

High Value Homeowners

AUTOMOBILE

WATERCRAFT

JEWELRY, ART & COLLECTIONS

PERSONAL EXCESS LIABILITY

FLOOD

FRAUD & CYBER

PURE specializes in providing insurance and services designed for the most responsible owners of the finest-built homes. Our Homeowners policy is broad and flexible, giving you the ability to tailor your coverage to your specific needs, and includes the exceptional service for which PURE is known.

A Partner Throughout Your Membership.

PURE Member Advocates® are always available to help you take advantage of our risk-prevention programs, locate and coordinate with contractors and vendors in your area and more. And if you have a claim, they'll take care of logistics like locating temporary housing, scheduling repairs, replacing lost items and lending a helpful hand wherever it's needed.

Comprehensive, Customized Coverage.

With Guaranteed Replacement Cost and other benefits like \$50,000 of coverage for lost or stolen jewelry, your belongings are protected. And with options such as whether to rebuild or receive a cash settlement following a loss and which deductible option best fits your lifestyle, your policy works for you.

MEMBER STORY

A fire originated in a PURE member's basement and quickly spread throughout the home, causing extensive damage. The loss was reported to PURE, and her PURE Member Advocate® reached out to arrange temporary housing for the family and members of their household staff. Along with many other valued possessions, the member's treasured collection of rare heirloom holiday ornaments had been destroyed. Placing and enjoying these decorations had always been an important part of her family's holiday traditions, and she was devastated. Over the course of five months, her Member Advocate researched, located and arranged for the purchase of replacement pieces to rebuild the collection in time for the next holiday season.



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.

pure
INSURANCE

High Value Homeowners Program

SOME NOTABLE PROGRAM HIGHLIGHTS

Guaranteed Replacement Cost

We work hard to help you maintain the right amount of coverage, but estimating the cost to rebuild—especially for larger homes with custom or unique features— isn't an exact science. Guaranteed Replacement Cost gives you peace of mind in knowing that your home can be rebuilt in like kind and quality, even when the actual cost to do so exceeds your coverage limits.¹

Replace, Rebuild or Receive a Cash Settlement. You Choose.

If your home were destroyed by a fire, earthquake or water damage, you might wish to rebuild it, or you might not. With PURE, you can choose to reconstruct your home to its original state. Alternatively, you can elect to receive a cash settlement for the full amount it would cost to replace or rebuild your home or belongings—regardless of whether you actually do so—with no deductions, up to your policy's limit.

Jewelry Protection

A dedicated Collections insurance policy for jewelry helps to ensure that your extraordinary pieces are well protected. However, we understand that some items may not be included on your schedule. To help you avoid costly out-of-pocket expenses, we afford coverage up to \$50,000 for lost, misplaced or stolen jewelry.²

Sewer and Drain Backups

If a sewer backs up and causes drains or toilets in your home to overflow, it doesn't matter whether it is inside your home or outside. PURE will pay the cost to clean up the resulting damage and replace or rebuild damaged property, up to the limits on your policy, regardless of whether it's an interior or exterior drain.

Waiver of Deductible

Assuming a portion of your up-front risk by choosing a deductible can help you control the cost of your insurance. PURE gives you the flexibility to choose a deductible that best fits your lifestyle. However, we recognize that large losses can be extremely disruptive. If you carry a deductible of \$25,000 or less and experience a covered loss exceeding \$50,000, PURE will waive that deductible.

PURE Home Systems Protection

You can choose to add PURE Home Systems Protection in order to add insurance for losses caused by mechanical and electrical system breakdowns of systems that power and run your home, including those for heating and air conditioning, home security, swimming pools, home theaters, elevators and more.

Exceptional Claims Service

At PURE, all claims are reported to licensed claims professionals, meaning you only have to tell your story once and the claim process can begin right away. For smaller losses, the person who took your claim will often handle it all the way through to close. For more complex losses, they'll communicate the details to a single dedicated adjuster, who will be assigned to you for the duration of your claim. Your 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.

Proactive Risk Management and Discounts that Reward Responsibility

PURE Risk Managers, who are experts in unique homes such as yours, are available to conduct PURE360[™] Risk Management Consultations. They will walk with you through your home to help ensure you have sufficient coverage limits, identifying areas of risk, and recommend ways to better protect your home. They will also help you discover premium discounts for which you may be eligible, such as those for gated communities, central burglar/fire alarms and other risk-prevention technologies. You can receive an additional discount if you insure multiple policies with PURE.

Loss Prevention Benefit

For covered losses greater than \$10,000, PURE will contribute up to \$2,500 to help you take action that could reduce the likelihood of a similar loss recurring. Our members frequently use this benefit to invest in solutions such as whole-house generators, leak detection systems, lightning suppression systems and more.

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.³

¹ Not available in CA, CT, FL, NY, SC or TX. ² Up to \$25,000 for any single item. Requires contents coverage of at least 50% of the coverage for your dwelling. ³ 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 material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2017 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE | HNW Insurance Services, CA Lic. 0178980. v 11.27.17



PURE HOME SYSTEMS PROTECTION

Protection for the systems that power your home.

Like many PURE members, you rely on complex and expensive systems to power and run your home. These include systems for heating and air conditioning, home security, swimming pools, home theaters, elevators and more. PURE Home Systems Protection is an optional endorsement designed to enhance our High Value Homeowners policy by adding protection against losses caused by mechanical and electrical system breakdowns.

With coverage designed with your unique needs in mind and our exceptional in-house claims handling, you can feel confident that your home systems are well protected.

Undetectable Microelectronic Circuitry Failures. Proof of physical damage is commonly required in order for an equipment breakdown loss to be covered, but in the increasingly digital home of a high net worth family, the cause of failure is not always visible to the human eye. PURE's coverage responds for microelectronic circuitry failures, even if damage cannot be seen.

Exceptional Claims Response. PURE's equipment breakdown claims are handled by in-house professionals, which is atypical for this type of coverage. Our team works to provide you with the excellent claims service for which PURE is known, from a quick and professional response to a timely and fair settlement and the concierge-level assistance of our PURE Member Advocates®, who take on administrative tasks to make the claims process easier.

MEMBER STORIES

A main electrical panel's circuit breaker failed to trip, overloading and overheating a PURE member's programmable thermostat. PURE paid \$14,000 to replace the thermostat and the circuit.

When the head gasket of a PURE member's whole-house generator blew out unexpectedly, the engine was deemed irreparable. A replacement engine for this specific model could not be obtained, so the entire generator had to be replaced. PURE paid over \$31,000 for a new generator and its installation.

A PURE member's boiler overheated and cracked, requiring it to be replaced. Because the home was without heat, the family was displaced for several days while a new one was secured and installed. PURE paid \$9,500 to cover the cost of a high-efficiency replacement boiler as well as temporary housing for the members.



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.

pure
INSURANCE

PURE Home Systems Protection

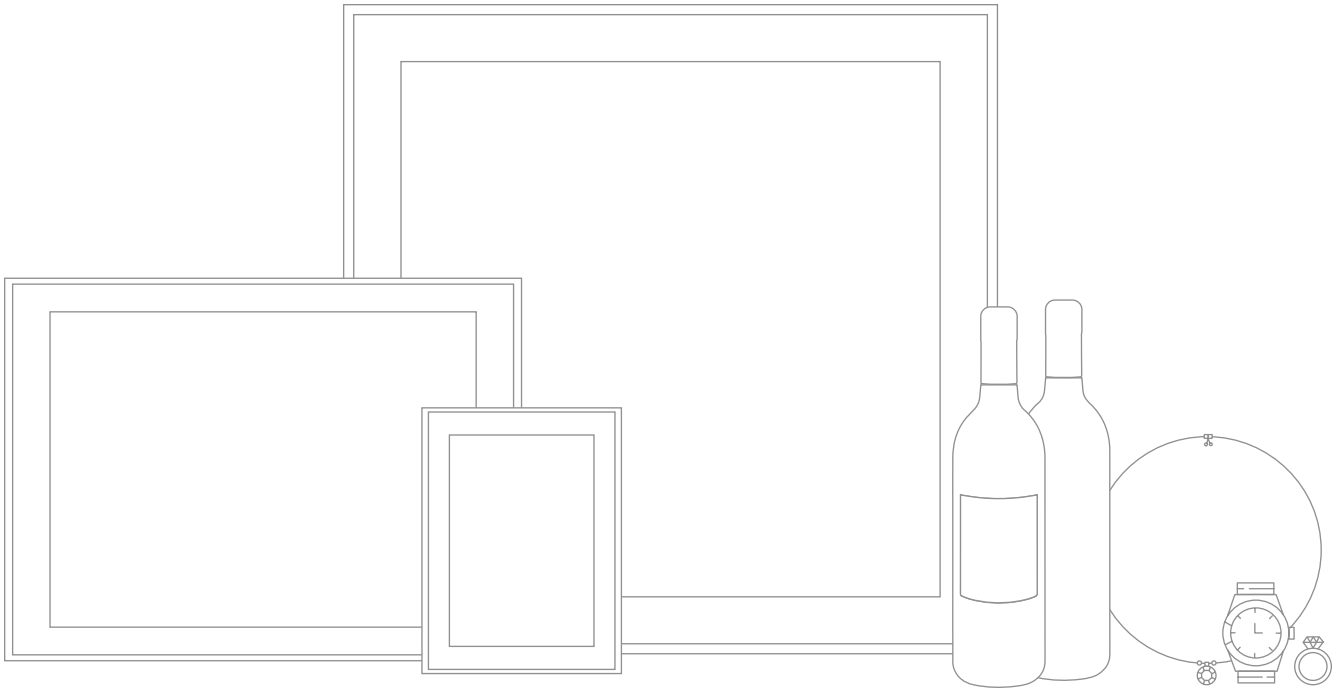
SOME NOTABLE PROGRAM HIGHLIGHTS

Accidental Breakdown	Coverage limits of \$100,000 and \$500,000, with deductibles of \$500 and \$1,000, respectively, are available to repair or replace your critical home systems in the event of a mechanical or electrical breakdown. Examples include:		
	Central air-conditioning systems	Kitchen and laundry appliances	Home security and monitoring systems
	Water heaters, boilers, furnaces, well pumps and heat pumps	Media rooms, sound systems and televisions	Home elevators
	Sump pumps	Smart home systems	Computers
	Swimming pool equipment	Electrical service panels	And more...
Improved-Efficiency Replacements	PURE will pay up to 150% of the damaged equipment's replacement cost for a new unit that is better for the environment, safer or more energy or water efficient.		
Additional Living Expenses	If your home becomes uninhabitable due to a covered loss, such as a non-functioning boiler, we will pay for you to stay in alternative housing that meets a similar standard of living to that of your home.		
Worldwide Coverage	PURE's coverage extends beyond the equipment installed on your property, offering protection for items like portable generators, laptops and other electrical equipment that travels with you, no matter where failure occurs.		

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.¹

¹ 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 material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2017 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 10.30.17





The standard of protection your valuables deserve.

HIGH VALUE HOMEOWNERS
AUTOMOBILE
WATERCRAFT
Jewelry, Art & Collections
PERSONAL EXCESS LIABILITY
FLOOD
FRAUD & CYBER

PURE's Collections coverage protects your most valued items—including jewelry, fine art, collectibles, coins, stamps, silver, wine and more—whether your collection is large and complex or composed of just one or two precious pieces.

Flexible Coverage Options. Our policy allows you to protect your valuables most efficiently with either itemized (scheduled) coverage for a collection of items with known values or blanket coverage for a wider collection of lower-value items. Plus, our pricing is designed to reward responsibility and can help you achieve significant savings.

The Dedicated Assistance of a PURE Member Advocate®. Whether you've experienced a claim or not, a Member Advocate can help you protect your collection. They can schedule appraisals, locate home security vendors, recommend a safe for your home and more. And while it's difficult to truly replace something that's special, they've been known to dedicate themselves to finding replacement pieces or, if possible, commissioning new ones.

MEMBER STORY

When a PURE member returned to find that her home had been burglarized, her heart was broken—her extensive collection of gifted and inherited jewelry was gone. Because she'd recently had her collection appraised, she and PURE were able to provide detailed photos to help the police in their investigation. They eventually arrested the individuals who had stolen from her, but unfortunately, very few of her pieces were recovered. Her PURE Member Advocate® communicated with the police during the investigation, keeping the member informed at all times and serving as a source of support during her devastation. He was also able to help her locate and purchase similar items to many of the ones she had lost, and he worked with her family jeweler to commission repairs for several recovered pieces that had been damaged.



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.

pure
INSURANCE

Jewelry, Art & Collections Program

SOME NOTABLE PROGRAM HIGHLIGHTS

Protection Against Market Increases

The market for high-value collectibles is constantly shifting. If, at the time of a covered loss, the market value of a lost or stolen item has increased beyond the original, scheduled amount, PURE will pay up to 150% of the scheduled amount.¹

To account for greater fluctuations over the long-term, a PURE Member Advocate® can connect you with our trusted vendors and help you schedule regular reappraisals. Plus, you can receive a premium discount of up to 20% by maintaining updated valuations for your scheduled collection.²

Newly Acquired Items

If your collection is scheduled, you can take up to 90 days to inform us when you acquire new items. If you experience a loss before you get the chance to inform us about your new item, we'll still cover its replacement cost, up to the limit on your policy.

Losses to Pairs and Sets

If part of a set, such as a single earring, is lost or damaged, you can choose how you would like your coverage to respond. For example, you could repair or replace the lost earring, or you could keep the remaining earring and receive the difference in the pair's value before and after the loss. Alternatively, you could choose to surrender the remaining earring to us and receive the scheduled value of the pair.

Worldwide Coverage

Your policy gives you the flexibility to travel with your pieces, as coverage extends anywhere in the world.

Vault Storage

Storing your valuables in a bank vault affords them greater protection and helps to lower your premiums. At PURE, we'll give you the flexibility to remove vault-stored items several times a year; simply let us know ahead of time.

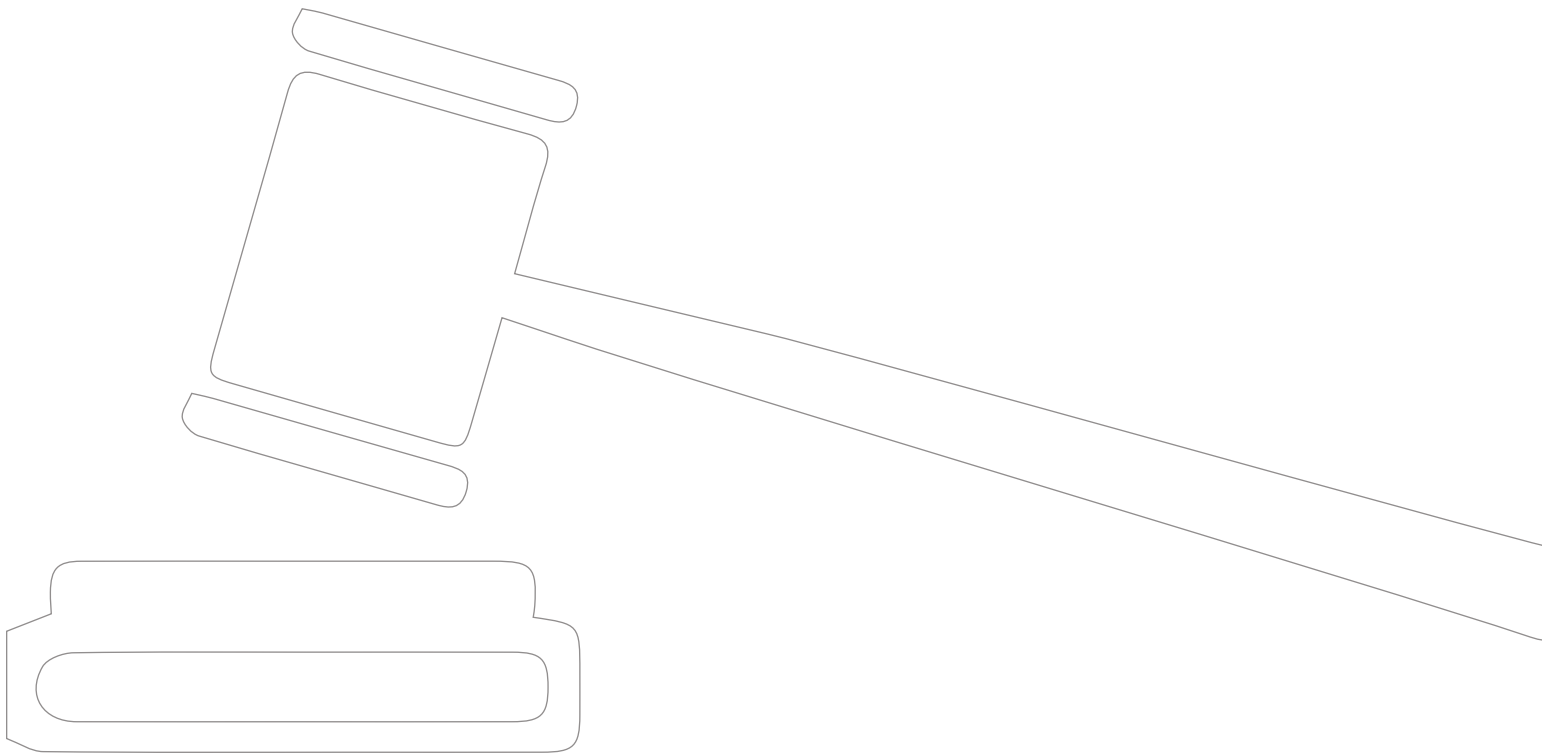
Fair Pricing That Rewards Responsibility

PURE aims to charge the right price—one that represents the true risk of loss—not the highest price the market will bear. We take great care to cover your valuables' risk precisely, at prices designed for sustainability that are often a mere fraction of what is charged by others.

This focus on the true risk of loss rewards your responsible behavior. Factors such as updated appraisals, well-protected home safes and a diversified schedule increase savings even more.

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.³

¹ Up to the coverage limit for the class to which the item belongs. ² For all coverage classes except Miscellaneous. ³ 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 material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2017 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 11.27.17



Protection for everything you've worked to build.

HIGH VALUE HOMEOWNERS
AUTOMOBILE
WATERCRAFT
JEWELRY, ART & COLLECTIONS
Personal Excess Liability
FLOOD
FRAUD & CYBER

Your assets and unique lifestyle—arising from factors like owning multiple homes and employing domestic staff—expose you to a greater number of liability risks, and a lost lawsuit can threaten not only your existing wealth and future earnings, but also the legacy you plan to leave for future generations. To protect you and your family, PURE provides limits up to \$50 million to respond against claims of personal injury and property damage.

Pricing That Better Aligns With Risk.

Our Pricing Principles guide us to match the price we charge to the risk of loss we bear for our membership. That means considering your risk factors, such as driving experience and the number of drivers in your household (as opposed to the number of cars in your driveway, which can't all be driven at once). And it means using those factors to determine your premium, no matter how much coverage you select. This approach often results in significant savings, especially if you have more cars than drivers or purchase higher limits.



Visit pureins.co/pel to receive an anonymous pricing estimate for various coverage limits based on your unique risk factors.

MEMBER STORY

A PURE member's teenage daughter was driving a car owned by her parents when she became distracted and rear-ended another vehicle. She was unharmed; however, the other driver and his passenger sustained serious injuries—and both required surgery and lengthy hospital stays. PURE paid \$5 million to settle the claim on the member's behalf.

A fire broke out in the kitchen of a PURE member's New York City apartment. Before the fire department could arrive, the fire spread to a neighboring unit. Other units suffered significant smoke, soot and water damage as a result. PURE paid \$5 million to settle a liability lawsuit on the member's behalf.



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.

pure
INSURANCE

Personal Excess Liability Program

SOME NOTABLE PROGRAM HIGHLIGHTS

Defense Costs	Legal defense costs for claims of personal injury and property damage are covered—even if the suit is groundless, false or fraudulent—and do not reduce the amount available to pay damages. This includes claims of bodily injury, defamation, libel, slander, wrongful entry or eviction and emotional distress.
Choice of Counsel	You will have the ability to choose representation from a panel of trusted attorneys and defense counsel. We also offer up to \$10,000 to reimburse any fees incurred by your personal attorneys and defense counsel should you choose to employ them to shadow a case.
Worldwide Protection	You are covered whether you are at home, on the road or abroad, including while you rent a vehicle.
Fewer Coverage Gaps	If your primary insurance—for example, your Homeowners, Automobile and Watercraft insurance—is also provided by PURE, our Personal Excess Liability coverage will respond once the coverage limits of your primary insurance have been exhausted. By picking up at the dollar amount where these limits end, your policy is designed to reduce coverage gaps and resulting out-of-pocket expenses.
Drop-Down Coverage	Occasionally, a loss may be covered by your Personal Excess Liability policy but not by your primary insurance policy. If this occurs, you won't be out-of-pocket for the amount that would normally be paid by your primary insurance; your Personal Excess Liability policy will drop down and cover the loss. ¹
Not-for-Profit Directors & Officers Liability Coverage	<p>Your policy protects your financial well-being from claims of personal injury or property damage while you act in your capacity as a director or officer of a qualifying not-for-profit organization.</p> <p>You can choose to add our optional Directors & Officers Liability Coverage for even greater protection, as board members can be held liable for the actions or inactions of the organizations they serve, including accusations such as wrongful termination and breach of fiduciary duties. You can select from limits up to \$5 million, and our drop-down feature protects you in the event that the organization's coverage fails to respond. There is no limit to the number of qualifying boards you can sit on.</p>
Uninsured Motorists Coverage	You can choose to purchase up to \$10 million of coverage to respond in the event that you are involved in an automobile accident with an at-fault driver who is not adequately insured. In some states, drivers are only required to carry \$10,000 in liability coverage, which could easily fall short of the amount to which you'd be entitled for property damage, medical expenses and other accident-related costs they caused.
Uninsured Personal Liability Coverage	If you or a family member are seriously injured as a result of someone else's negligence and that person is not sufficiently insured, you could be left with costly out-of-pocket expenses. You may also not receive compensation for things like lost wages, pain and suffering. This optional coverage affords up to \$1 million of coverage for protection against non-automobile related incidents involving uninsured or underinsured individuals. ¹
Employment Practice Liability Coverage	<p>If you employ domestic staff, such as a caretaker, you are covered for claims of bodily injury by that staff.</p> <p>You can also purchase up to \$1 million of additional coverage for allegations of wrongful employment acts, such as wrongful termination, sexual harassment and discrimination. We'll pay for defense costs, damages awarded and up to \$25,000 for the services of a crisis management firm to protect your reputation.</p>
Comparing with Group Excess Programs	Our Personal Excess Liability policy can be tailored to meet your needs more effectively than group excess liability policies. With PURE, you have the ability to choose the precise limits you need, properly cover unique exposures, add optional coverages, maintain your policy if you leave your employer, receive discounts on your Homeowners and Automobile policies, and benefit from a single insurer through fewer coverage gaps.

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.²

¹ Not available in New York. ² Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through Apr. 2018. Actual savings, if any, may vary. This material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2018 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 04.19.18



PURE STARLING™

Fraud and Cyber Fraud Coverage

Insurance for the increasing risk of fraud and cybercrime.

From identity theft to phishing emails, phone scams and more, fraud and cybercrime are on the rise as criminals find new ways to exploit vulnerabilities. And, due to their wealth and uniquely complex lives, high net worth individuals are at a greater risk of being targeted. To help you respond to these risks, PURE Starling™ is an optional endorsement designed to enhance our High Value Homeowners policy by adding coverage for losses caused by fraud and cybercrime and providing access to resources to help you recover if you become a victim.

PURE Starling includes broad coverage for fraud and cybercrime, including coverage for financial loss resulting from online and offline fraud, services to help you assess and respond to cyber extortion threats and coverage to remove malware and reinstall software after an attack.

Online and Offline Fraud Coverage. Our coverage helps to reimburse you for financial loss due to fraud, whether it's committed online or offline.

Coverage is intended for:

Social Engineering. If your authorized account user—such as a personal assistant or family office manager—is deceived into wiring money from your account.

Unauthorized Transfer or Payment. If a credit card transaction, bank payment or wire transfer is made without your authorization.

Criminal Deception. If you are deceived into making a payment or providing something else of value.

Forgery or Alteration of Checks

Acceptance of Counterfeit Money

Identity Fraud

MEMBER STORIES

When a PURE member discovered \$240,000 had been wired from his account, he contacted his bank. He learned the bank had received an email appearing to be from the member and had called the member's cell phone to validate the transaction. The criminal had redirected the member's cell number to their own phone and confirmed the amount and wire instructions.

A PURE member was browsing the Internet when they received a pop-up window stating their computer would be locked and all files would be deleted unless a \$10,000 ransom was paid within the next 24 hours.

A PURE member's assistant received an email appearing to be from the member requesting they wire \$110,000 to finalize the purchase of a boat. Knowing the member was closing on a boat, and as an authorized bank user, the assistant wired the money. The email had, in fact, come from a criminal who hacked into the member's email account, reproduced the member's typical wire instructions and took advantage of an imminent purchase.



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.

pure
INSURANCE

PURE Starling

A fraud and cyber fraud coverage endorsement to the Homeowners policy

ADDITIONAL COVERAGE HIGHLIGHTS

Cyber Extortion Coverage

If you are the target of cyber extortion—a type of online attack in which a cybercriminal demands money to prevent the damage or distribution of content or to restore access to the functionality of your device—PURE's coverage affords immediate access to crisis management advice from a subject matter expert to help you best respond to the threat and, in the event that a payment is made, covers the amount of the payment.

Systems Attack Coverage

Should you become the target of a cyber attack, PURE's policy helps provide coverage for the cost of a professional to reinstall damaged software, remove malicious code, reconfigure your device or system and replace electronic data that has been lost or corrupted.

COVERAGE LIMITS

Three Customizable Levels of Coverage

\$100,000 Limit
\$500 Deductible

\$250,000 Limit with a \$100,000
Systems Attack sub-limit

\$1,000 Deductible

Availability subject to no prior fraud or cyber incidents in the past 24 months.

\$1,000,000 Limit with a \$100,000
Systems Attack sub-limit

\$1,000 Deductible

Availability subject to a subscription to Rubica or an equivalent active cyber monitoring solution and no prior fraud or cyber incidents in the past 24 months.

CLAIMS AND RISK MANAGEMENT SERVICES

Resources to Help You Prevent Loss

PURE CyberSafe SolutionsSM was designed to help you better understand and mitigate cyber threats. It includes a Cyber Knowledge Center, a Cyber Advice Line, a CyberSafe Fundamentals Check and identity protection services from AllClear ID. Visit puresituationroom.com/cyber to learn more.

Claims Handling From Cyber Security Experts

Claims are reported to one of PURE's licensed in-house professionals and resolved by cyber security specialists who deliver the same high level of service for which PURE is known, from a quick and professional response to a timely and fair settlement.

Active Cyber Monitoring

PURE has identified Rubica, innovators in the field of personal digital security, as a provider of active cyber security monitoring for high net worth individuals. Their solution is designed to address evolving cyber threats and associated risks that individuals face today. It is available from Rubica for an annual or monthly fee.

Continuous Monitoring

By installing the Rubica app on all your devices, you will be joining Rubica's secure and private network, which is monitored 24/7 by an elite team of U.S.-based cyber experts. This team will:

- Actively block known and unknown malicious items like malware and phishing attacks
- Investigate suspicious activity, patterns and behavior and let you know if action is needed
- Warn you of unsafe behaviors such as entering a password on an insecure website

Concierge Support

Rubica customers have unlimited access to Rubica experts for all their cyber security questions. These can include questions regarding specific activity related to you or general topics such as:

- How to improve your home network security by using a guest network
- How to spot advanced phishing or whether a specific email you received is safe
- How to securely set up devices and information sharing for your family or colleagues

Protection for Your Network

Rubica's annual or monthly fee provides protection for all members of a family unit and all their devices (smartphones, tablets, computers).

To learn more or sign up:

- Visit rubica.com for general information or rubica.com/pure for member pricing
- Call 866.278.2422
- Email hello@rubica.com
- Contact your PURE-appointed independent broker

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.¹

¹ 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 material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2017 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 11.27.17