

COVERAGE COMPARISON

E&S Personal Excess Liability

CORE POLICY			
FEATURES	PURE PROGRAMS	TYPICAL E&S POLICY	BENEFITS TO PURE PROGRAMS CUSTOMER
Underlying Requirements	\$500,000 with the option to buy down underlying auto liability to \$300,000	\$500,000 or \$1 Million	Policyholders can buy drop-down coverage on auto liability in case their underlying coverage is below \$500,000.
Worldwide Protection	Yes	Yes	Coverage is available at home, on the road, or abroad, including while renting a vehicle.
Drop-Down Coverage	Yes	Yes	Occasionally, a loss may be covered by a policyholder's Personal Excess Liability policy but not their primary insurance policy. If this occurs, the Personal Excess Liability policy will drop down and cover the loss.
Property Damage and Bodily Injury	Yes	Yes	Policyholders have protection against claims of property damage and bodily injury, including damage caused if a policyholder is in an auto accident or if someone is injured on a policyholder's property.
Personal Injury	Yes	Yes	Policyholders have protection against claims of defamation, libel or slander, unlawful detention, wrongful entry or eviction, invasion of privacy, and malicious prosecution.
Defense Costs	Yes – Outside of limits	Yes – Outside of limits	In a covered loss, legal defense costs for claims of personal injury and property damage are included—even if the suit is groundless, false or fraudulent—and do not reduce the amount available to pay damages.
Expanded Defense Coverage	Yes – Up to \$10,000 Option to buy up to \$250,000 by endorsement	No	Policyholders can choose representation from a panel of trusted attorneys and defense counsel. Up to \$10,000 in coverage is available to reimburse any fees incurred by a policyholder's personal attorneys and defense counsel should they be employed to shadow a case.
Employer's Liability	Yes – In excess of underlying insurance or minimum underlying requirements	No	For policyholders who employ private staff, Employer's Liability protects against claims of bodily injury on-site.



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CORE POLICY CONTINUED

FEATURES	PURE PROGRAMS	TYPICAL E&S POLICY	BENEFITS TO PURE PROGRAMS CUSTOMER
Reputation Damage	Yes – Up to \$25,000	No	Up to \$25,000 in coverage is offered for the reasonable and necessary expenses a policyholder incurs for services performed by a crisis management firm to minimize potential loss to the reputation of a policyholder or family member.
Short-Term Rental Coverage	Extension available per property with no limit on number of properties	Up to 4 properties	Policy has no limit on the number of rental properties on the account, including short-term rentals such as Airbnb and VRBO

OPTIONAL*

FEATURES	PURE PROGRAMS	TYPICAL E&S	BENEFITS TO PURE PROGRAMS CUSTOMER
Excess Uninsured/ Underinsured Motorists Coverage	Yes – Option to buy from \$1 Million to \$5 Million in coverage	No	Policyholders can buy coverage to respond in excess of primary UM/UIM coverage in the event of an automobile accident with an at-fault driver who is not adequately insured to cover property damage, medical expenses and other accident-related costs they caused.
Uninsured/ Underinsured Personal Liability Coverage	Yes – Option to buy up to \$1 Million in coverage	No	Policyholders can buy optional coverage for protection against non-automobile related incidents involving uninsured or underinsured individuals.
Employment Practice Liability (EPLI) Coverage	Yes – Option to buy up to \$1 Million in coverage with \$10,000 deductible	No	For policyholders who employ private staff, up to \$1 Million of coverage can be purchased for allegations of wrongful employment acts, such as wrongful termination and discrimination.
Employment Crisis Coverage	Yes – Up to \$25,000 included in conjunction with EPLI coverage	No	Up to \$25,000 in coverage is offered for the services of a crisis management firm to protect a policyholder's reputation in the event of an employment crisis claim of a wrongful employment act committed against private staff.
Not-for-Profit Directors & Officers (D&O) Liability Coverage	Yes – Option to buy up to \$5 Million in coverage No limit to number of qualifying board seats	No	Policyholders who serve as board members can add optional Directors & Officers Liability Coverage in case they are held liable for the actions or inactions of the organizations they serve. The policy's drop-down feature offers protection in the event that the organization's coverage fails to respond.

*Optional coverages not available in excess of excess

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