

E&S PERSONAL EXCESS LIABILITY

# Non-Standard Excess Liability



## About

PURE Programs, a managing general underwriter, offers an exceptional experience for successful individuals and families with specialist and non-admitted insurance needs. PURE Programs shares common management, and risk management and claims services, with PURE Insurance. PURE Programs policies are underwritten by independent insurers who are rated A or better for financial strength by A.M. Best.

To learn more, contact your **PURE Programs Business Development Manager**, call 833.389.7873 or visit [pureprograms.com](http://pureprograms.com).

PURE Programs' Non-Standard Personal Excess Insurance is designed for High Net Worth individuals and families with multiple automobile or liability incidents who do not qualify for coverage with an admitted insurer. PURE Programs offers best-in-class service along with broader insurance coverages that are specifically built for the needs of High Net Worth clients.

## Qualifying Submissions

Coverage is designed for households with:



**Multiple Incidents  
Across Drivers**



**Youthful Drivers  
with Incidents**



**A DUI**



**Primary Properties  
in the Non-Admitted  
Market**



**Multiple Rental  
Properties**



**Complicated  
LLCs**

## What We Offer

### Personal Excess Liability

- Up to \$10 Million Personal Excess Liability Coverage
- Up to \$5 Million Excess Uninsured/Underinsured Motorist Coverage
- Optional coverages such as uninsured liability, EPLI, and non-profit D&O
- Requires \$500,000 underlying limit, with the option to buy down underlying to \$300,000

### Excess of Excess

- Up to \$10 Million Personal Excess Liability Coverage
- Requires \$1 Million underlying limit

## Availability

This program is currently available to clients in CA, CT, FL, MA, NY and TX.

## Designed For High Net Worth Individuals

### Broader Coverage

Our core policy responds against claims of bodily injury, personal injury and property damage, and includes Expanded Defense coverage for your client's personal attorney to follow the defense, and Employer's Liability coverage if your client employs private staff. We offer an array of optional coverages designed specifically for High Net Worth households, including Employment Practices Liability for individuals who employ domestic staff, Directors & Officers liability coverage for individuals who serve on a non-profit board, and Uninsured/Underinsured Liability for protection in incidents involving uninsured or underinsured individuals.

### Pricing Approach

Our pricing considers your client's individual risk factors, such as driving experience and number of drivers in your client's household (as opposed to the number of cars in the driveway, which doesn't present as accurate a picture of risk). For clients selecting higher limits of coverage, our rates reflect the lower likelihood of higher limits being paid out in a claim.

## Smart 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. In addition, there is no minimum earned premium, unlike typical E&S policies.

## 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.

- You work with a dedicated personal excess E&S underwriter
- Online self-serve quoting system
- 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

## Best in Class Claims Handling

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

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