

COVERAGE COMPARISON

Coastal Homes

| MULTI-PERIL POLICY FEATURES | PURE PROGRAMS | TYPICAL E&S POLICY | BENEFIT TO PURE PROGRAMS CUSTOMER |
|------------------------------|--|--|--|
| Loss Settlement Basis | | | |
| Florida | Base policy provides Extended Replacement Cost coverage up to 200% of the insured limit for all losses other than Hurricane, which are covered up to 125%. ¹ | Base policy provides Replacement Cost; some markets offer Extended Replacement Cost up to 150% for an additional cost. | We know that estimating the cost to rebuild your client's home isn't an exact science. PURE Programs' Extended Replacement Cost coverage will pay the actual cost to rebuild your client's home up to the selected percentage of the insured limit. |
| California | Base policy provides Replacement Cost coverage. Extended Replacement Cost coverage up to 125% and 150% of the insured limit is available by endorsement subject to underwriting approval. ¹ | Base policy provides Replacement Cost | We know that estimating the cost to rebuild your client's home isn't an exact science. If your client selects PURE Programs' Extended Replacement Cost coverage, PURE Programs will pay the actual cost to rebuild your client's home up to an additional 25% or 50% of the insured limit. |
| Other States | Base policy provides Extended Replacement Cost coverage up to 200% of the insured limit for all losses other than Hurricane and Named Storm, which are covered up to 125%. ¹ | Base policy provides Replacement Cost; some markets offer Extended Replacement Cost up to 150% for an additional cost. | We know that estimating the cost to rebuild your client's home isn't an exact science. PURE Programs' Extended Replacement Cost coverage will pay the actual cost to rebuild your client's home up to the selected percentage of the insured limit. |
| Wind/Hail Deductible | | | |
| Florida | Hurricane Deductible per Calendar Year Deductible options of 2-25% | Windstorm Deductible per occurrence Deductible options of 2-10% | <p>With PURE Programs, your client's lower AOP deductible applies to a regular windstorm or named storm event that is not a hurricane, instead of the higher special deductible.</p> <p>If there are multiple hurricanes in a calendar year, with PURE Programs the wind deductible will be applied only once, across all the events.</p> <p>PURE Programs gives your clients the flexibility to choose a higher wind deductible to save on premium.</p> |

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| Wind/Hail Deductible Continued | | | |
| New York, New Jersey, Massachusetts | Hurricane or Named Storm Deductible | Windstorm or Hail Deductible | With PURE Programs, your client's lower AOP deductible applies to a regular windstorm event that is not a named storm, instead of the higher special deductible. PURE Programs gives your clients the flexibility to choose a higher wind deductible to save on premium. |
| | Deductible options of 1-25% | Deductible options of 1-5% | |
| North Carolina, South Carolina | Hurricane or Named Storm Deductible | Hurricane or Named Storm Deductible | PURE Programs gives your clients the flexibility to choose a higher wind deductible to save on premium. |
| | Deductible options of 2-25%. 1% deductible may be available in NC subject to underwriter review. | Deductible options of 2-5% | |
| Texas, Louisiana, Georgia, Alabama, Mississippi | Hurricane or Named Storm Deductible per Calendar Year | Windstorm or Hail Deductible per occurrence | With PURE Programs, your client's lower AOP deductible applies to a regular windstorm event that is not a named storm, instead of the higher special deductible. If there are multiple named storms in a calendar year, once the named storm deductible has been exhausted, PURE Programs will apply the AOP deductible for any subsequent named storms. PURE Programs gives your clients the flexibility to choose a higher wind deductible to save on premium. |
| | Deductible options of 2-25%. Hail Deductible may be applied subject to underwriter review. | Deductible options of 2-5% | |
| Coinsurance Clause | No | Yes. 80% coinsurance clause. | With PURE Programs, if your client experiences a loss and the insured value of their home is less than the replacement cost, your client won't need to worry about being responsible for a share of the loss. |
| Large Loss Deductible Waiver | Yes. If a qualifying property claim ² exceeds \$50K and the deductible is less than \$25K, the deductible will be waived. | No | We recognize that large losses can be extremely disruptive. If your client suffers a major property loss, PURE Programs will waive the deductible. |



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| Loss Prevention Benefit | Yes. Up to \$2,500 following a non-catastrophe loss of \$10,000 or more. | No | Nobody wants to suffer a property loss, let alone the same type of loss twice. PURE Programs will contribute up to \$2,500 to help your client reduce the likelihood that a similar loss will occur again. |
| Rebuilding to Code | Base policy provides 25% of Dwelling Limit. 50% available for an additional charge. | Base policy provides 10% of Dwelling Limit | If your client experiences a property loss, PURE Programs will pay up to 25% of the insured limit to make your client's home compliant with current building regulations. |
| Backup of Sewer and Drain | Base policy provides up to \$100,000. No coverage if there is evidence of a flood on or adjacent to the residence premises. Optional, higher limits are available for purchase. | Base policy provides up to \$10,000 | If a sewer backs up and causes drains or toilets in your client's home to overflow, PURE Programs provides a higher limit of coverage to clean up the damage and repair or rebuild the property. |

¹Not available for all locations. ²Not available for all locations. In Florida, losses caused by a Hurricane or subject to a special deductible do not qualify for the waiver of deductible. In California, losses caused by a Wildfire or subject to a special deductible do not qualify for the waiver of deductible. In Alabama, Georgia, New Jersey, New York, Louisiana, Massachusetts, Mississippi, North Carolina, South Carolina, and Texas, losses caused by a Hurricane or Named Storm or subject to a special deductible do not qualify for the waiver of deductible.

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