

E&S HIGH VALUE HOMEOWNERS

Wildfire Exposed Homes



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 and PURE Insurance have common management, and share risk management and claims services. PURE Programs policies are underwritten by independent insurers who are rated A or better for financial strength by A.M. Best. PURE Programs is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

To learn more, contact your PURE Programs Business Development Manager, call 833.389.7873 or visit pureprograms.com.

PURE Programs provides Excess & Surplus (E&S) high value home insurance for individuals and families with a wildfire-exposed home in California. PURE Programs offers best-in-class claims, proactive risk management and wildfire crisis response services, along with insurance coverage that is broader than typically found in the E&S market.

Qualifying Submissions

Homes with a rebuilding cost over \$1 Million, that do not qualify for coverage with an admitted insurer, are eligible for PURE Programs in California.

Coverage is designed for:



Homes Adjacent to Wildlands



Homes in Isolated Locations



Homes with Wood Shake Roofs



Homes at Greater Risk of Loss to Wildfire

**Valuable Articles coverage is available by endorsement.*

WILDFIRE MITIGATION PROGRAM HIGHLIGHTS

Risk Management Visit	We will inspect your client's property to identify areas of vulnerability, provide expert risk management advice on how to safeguard the home, and support your client to address any issues.
Active Fire Updates	When a wildfire threatens, we may call or email your client with updates on the fire's movement.
Emergency Response Services	If an active wildfire's projected path threatens your client's home, emergency trucks and crews may be dispatched to help protect the home by removing flammables near structures and applying fire suppressants or retardants to vulnerable areas.

Availability

This program is currently available to clients with homes located in California.

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. In addition, our highly experienced in-house adjusters handle claims fast, efficiently and empathetically.

Designed For High Value Homes

Broader Coverage

PURE Programs offers the option of Extended Replacement Cost coverage up to 125% of the insured limit, with the option to purchase coverage up to 150% of the insured limit subject to underwriting approval.¹ We have the capability to waive the All Other Peril deductible in the event of a qualifying large property loss caused by a peril other than wildfire.² A loss prevention allowance is provided to help cover the cost of taking steps to prevent a loss from reoccurring.

Granular Pricing

Our granular approach to pricing takes each home's risk characteristics into account. Pricing for homes with higher-risk characteristics will reflect the elevated risk. Those homeowners with favorable risk characteristics, or who have taken steps to reduce the risk of loss to their home, will be able to take advantage of more attractive pricing.

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.

A Radically Better Broker Experience

PURE Programs aims to provide you with an experience that makes it easy to manage your clients' E&S policies, from quoting to underwriting, to billing and claims.

- You work with a dedicated high net worth 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

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¹Not available in all locations. ²If a qualifying property claim exceeds \$50,000 and the deductible is less than \$25,000, the deductible will be waived. Not available for all locations. Losses caused by Wildfire or subject to a special deductible do not qualify for the waiver of deductible.

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