

PURE Programs Coverage Comparison | California Homeowners

An exceptional experience for high net worth individuals with higher risk homes

POLICY FEATURES	PURE PROGRAMS	TYPICAL E&S POLICY	BENEFIT TO PURE PROGRAMS POLICYHOLDER
Loss Settlement Basis	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.	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.
Coinsurance Clause	No.	Yes. 80% coinsurance clause.	With PURE Programs, if your client experiences a partial loss and the insured value of their home is less than the replacement cost, your client won't be responsible for a share of the loss.
Large Loss Deductible Waiver	Yes. If a qualifying property claim* 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.
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	Included in Replacement Cost coverage and Extended Replacement Cost coverage if applicable.	Base policy provides 10% of Dwelling Limit.	If your client experiences a property loss, PURE Programs will pay up to 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 .	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.

*Losses caused by a wildfire or subject to a special deductible do not qualify for the waiver of deductible.

PURE Programs, LLC holds producer licenses in some, but not all states. Verified diligent effort required. This literature is descriptive only. Coverage is subject to the language of the policy, as issued, and may not be available in all jurisdictions. Policies arranged by PURE Programs do not confer the benefits of being a Privilege Underwriters Reciprocal Exchange member, including Subscriber Savings Accounts. California license #0L59097. v2019.10.17.