



California High Value E&S Homeowners Program

PURE Programs' High Value Homeowners Insurance is designed for families with a high value home in California that does not qualify for coverage with an admitted insurer. 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 Excess & Surplus (E&S) market.

QUALIFYING SUBMISSIONS

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

Coverage will be offered for:

Homes with exposure to wildfire	Homes under construction	Homes under major renovation
Homes available for short-term rental	Homes that are vacant or for sale	Homes with prior losses

**Valuable Articles coverage is available by endorsement.*

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.

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.

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.

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. We waive the All Other Peril deductible in the event of a large loss caused by a peril other than wildfire, and 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. While pricing for homes with typically higher-risk characteristics will reflect the elevated risk, our pricing will reward those homeowners with favorable risk characteristics, or who have taken steps to reduce the risk of loss to their home.

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

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 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

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