



# A flood solution built for peace of mind.

HIGH VALUE HOMEOWNERS  
AUTOMOBILE  
WATERCRAFT  
JEWELRY, ART & COLLECTIONS  
PERSONAL EXCESS LIABILITY

Flood  
FRAUD & CYBER

Flooding is the most common natural disaster, yet flood damage is not covered by a traditional Homeowners policy. PURE Flood Solutions® protects your home with highly customizable coverage and a seamless claim experience.

**Exceptional, Customizable Coverage.** You can purchase the exact amount of protection your home needs. Every solution begins with primary flood insurance that PURE offers through the National Flood Insurance Program (NFIP). You can also purchase a broadening endorsement on your Homeowners policy that will provide coverage for things that are excluded by the NFIP, and to add higher coverage limits, you can purchase our excess flood endorsement.

**Seamless Claims Response.** Should you experience a loss with multiple kinds of damage, you'll have a single point of contact who will manage the claim process on your behalf and a PURE Member Advocate® to take on any administrative tasks that arise.

## MEMBER STORY

In July of 2016, heavy rain fell near Minneapolis. It was the area's worst flash flooding event in years, and it caused extensive wind damage to one PURE member's roof and more than two feet of standing water throughout the first floor of her home. Her PURE Member Advocate® arranged for temporary housing right away. The flood damage far exceeded the NFIP's primary flood coverage limits, but with PURE Flood Extension® and our excess flood endorsement, all of it was covered. Her Homeowners policy covered the damage to the roof. Her Member Advocate located and coordinated with vendors for all the repairs, found and purchased replacements for damaged belongings and kept her informed throughout the entire claim process.



**CONTACT A PURE MEMBER ADVOCATE®.** Our team of concierge-level professionals can help you get the most out of your membership and assist you before, during and after a claim. Call **888.813.7873** or email [memberadvocate@pureinsurance.com](mailto:memberadvocate@pureinsurance.com) to get started.

**pure**  
INSURANCE

# PURE Flood Solutions®

You're never really prepared for a flood unless you have flood insurance, and risk exists no matter where you live. In fact, people outside high-risk areas file more than 20% of flood claims and receive over one-third of disaster assistance for flooding.

## THREE CUSTOMIZABLE LEVELS OF PROTECTION

### Primary Flood Coverage

The most basic level of protection, primary flood coverage through the NFIP affords up to \$250,000 in coverage for your home's main structure and up to \$100,000 for contents. Various sub-limits apply.

### Broadening Endorsements

For greater protection, you can add one of our broadening endorsements to your Homeowners policy:

**PURE Flood Extension®** is available in high-risk areas and maintains the limits provided by primary flood.

**PURE Flood Advantage®** is available in low-risk areas. It increases limits by an additional \$650,000 of coverage for your home, contents and other structures, for a total of \$1 million of protection.

Both broadening endorsements expand coverage to include the features listed below.

### Excess Flood Coverage

Excess flood coverage works in conjunction with one of our broadening endorsements to provide you with the most comprehensive protection available. It enables you to purchase limits to protect the full value of your home and belongings, no matter where you live.

Members in low-risk areas who purchase primary flood, PURE Flood Advantage® and excess flood coverage will receive a 70% discount on the excess flood endorsement.

## ADDITIONAL COVERAGES INCLUDED IN BROADENING ENDORSEMENTS

### PRIMARY

### BROADENED

#### Coverage for a Single-Location Flood

Coverage for losses that result from a localized flood, even if your home is the only one impacted.

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#### Replacement Cost Coverage

Coverage up to the full replacement cost of contents and buildings (including secondary homes); subject to the limit of your flood policy.

Primary structure only

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#### Additional Living Expenses

Coverage up to \$50,000 for comparable housing should your home become uninhabitable due to flood damage.

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#### Other Structures

Coverage for other structures located on your property, including barns and pool houses as well as broader coverage for detached garages.

Detached garages only; up to 10% of coverage limit

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#### Basement Contents

Up to \$15,000 of coverage for possessions stored in the basement that are damaged by flood. (In the state of New York, \$100,000 with PURE Flood Extension and \$1,000,000 with PURE Flood Advantage.)

Select appliances only

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#### Basement Improvements

Up to \$30,000 of replacement cost coverage for damage to your basement's structure beyond just mechanicals, plumbing and drywall. (In the state of New York, \$250,000 with PURE Flood Extension and \$1,000,000 with PURE Flood Advantage.)

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#### Property Removal

Up to \$10,000 to cover the cost to move your personal property out of harm's way in the event that a flood threatens.

Up to \$1,000

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Thanks to a low cost of capital, careful member selection and proactive risk management, PURE members report an average annual savings of **more than 20%** on their Homeowners insurance.<sup>1</sup>

<sup>1</sup> Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through Jul. 2017. Actual savings, if any, may vary. This material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2017 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v11.27.17