
PURE Flood Solutions®

Comprehensive, Customizable Flood Protection for PURE Members.

Flooding is the most common natural disaster yet flood damage is not covered by a Homeowners policy. Floods can occur almost anywhere and at any time, and you do not need to live near water to be impacted. People outside of high-risk areas file more than 20% of flood claims and receive more than one-third of disaster assistance for flooding. Whether it's caused by flash flooding, heavy rains from seasonal storms, or storm surge from a hurricane, flood can cause catastrophic damage to your home and property.

PURE Flood Solutions allows members to obtain superior flood coverage and claim service. The product suite has been designed to meet the diverse needs of the membership and offers three customizable levels of protection. Every solution begins with primary flood insurance that PURE offers through the National Flood Insurance Program (NFIP) and can be enhanced with broadening endorsements and increased coverage limits. The PURE Member Advocates® and PURE-appointed claim adjusters help create a dramatically better service experience while reducing the time required to settle a loss.

Advantages of PURE Flood Solutions.

Exceptional, Customizable Coverage. Every "Solution" begins with primary flood insurance that PURE offers through the National Flood Insurance Program (NFIP). Purchasing a broadening endorsement on your homeowners policy, either PURE Flood Advantage® or PURE Flood Extension® (depending on the location of your home), provides coverage for things that are excluded by the NFIP. If higher coverage limits are desired, an excess flood endorsement may be purchased. You'll find additional coverage descriptions on the next page.

Seamless Claims Response. Should you suffer a loss, a single claims adjuster with high-value expertise, who is appointed and trained by PURE, can handle your home and flood claim making the process quicker and easier. This is especially advantageous when a single event causes multiple kinds of damage (e.g., a severe storm causes wind damage to your roof and surface water damage to your home and contents).

PURE Member Advocate® These valuable resources are available to help minimize the administrative hassles associated with risk management and the claims process. Whether you need help finding a specialized contractor, locating temporary housing, or coordinating repairs, the PURE Member Advocate provide dedicated, personalized service "before, during, and after" a claim.

Premium Savings. By purchasing PURE Flood Insurance along with either PURE Flood Advantage or PURE Flood Extension, you will receive a 5% discount on your Homeowners (up to \$250).



OVER

Thanks to a low cost of capital, careful member selection, and proactive risk management, PURE members report an average annual savings of more than 25%.¹

pure™

1

Purchase Primary Flood coverage

2

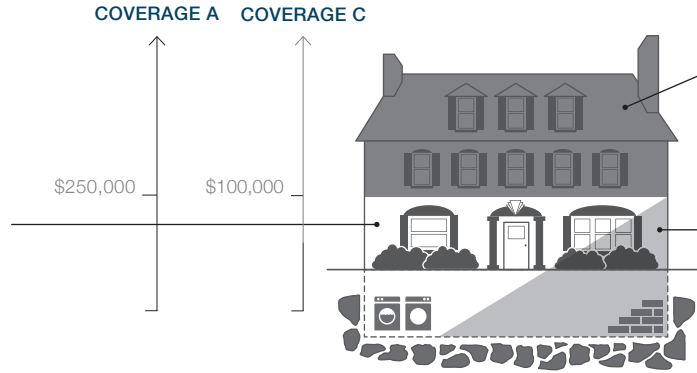
Select a broadening endorsement.

3

For higher limits, select Excess Flood endorsement for limits up to the full value of your home and contents.

High Risk Flood Zones & Coastal Locations

Primary Flood Coverage
Primary coverage limits:
\$250,000 dwelling
\$100,000 contents
Various sub-limits apply.

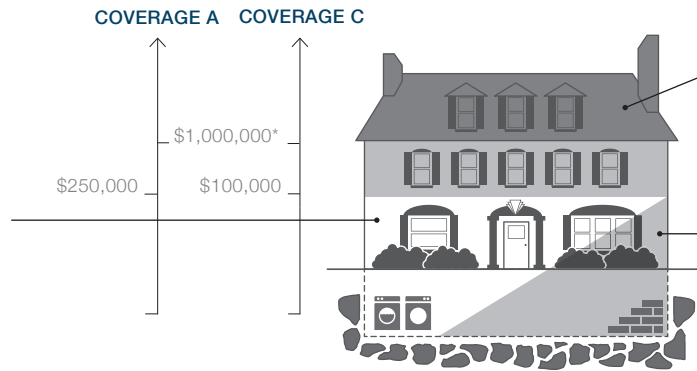


PURE Excess Flood
Higher limits available for purchase, broadened by PURE Flood Extension when applicable.

PURE Flood Extension®
Broadening Endorsement (see below)
\$250,000 dwelling
\$100,000 contents
Various sub-limits apply.

Non-Coastal, Moderate to Low Risk Flood Zones

Primary Flood Coverage
Primary coverage limits:
\$250,000 dwelling
\$100,000 contents
Various sub-limits apply.



PURE Excess Flood
Higher limits available for purchase, broadened by PURE Flood Advantage, when applicable.

***PURE Flood Advantage®**
Broadening Endorsement (see below) that also increases the total coverage available for coverages A & C (combined) to \$1,000,000.

Key coverages found in the broadening endorsements:

Coverage for a Single Location Flood.
5ahV6SYW Xd 'aeeV6 fZSf dW6g'f Xb_ S localized flood even if your home is the only one impacted. Primary Flood does not provide coverage for losses that impact a single location or less than 2 acres of dry land.

Additional Living Expenses.
Up to \$50,000 in coverage for suitable housing should your home become uninhabitable. Not covered with Primary Flood.

Basement Improvements.
Up to \$30,000 of replacement cost coverage for damage to your basement beyond just mechanicals, plumbing, and drywall. Not covered with Primary Flood.

Property Removal.
Up to \$10,000 to cover the costs to move your personal property out of harm's way in the event a flood threatens. Primary Flood will only cover up to \$1,000.

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. Replacement Cost Coverage is limited with Primary Flood as it only applies to the primary residence; Actual Cash Value is applied for secondary homes and contents.

Other Structure Coverage.
Coverage for other structures located on your property including barns and pool houses as well as broader coverage for detached garages. Primary Flood coverage is limited to detached garages only, and payment is limited to 10% of the flood coverage limit on the home.

Basement Contents.
Up to \$15,000 of coverage for personal property in the basement that is damaged by flood. Not covered with Primary Flood, with the exception of certain appliances, such as washer, dryers, refrigerators, boilers and furnaces.

Built-in Higher Limits:
• PURE Flood Advantage automatically increases the total available coverage to \$1,000,000 (not to exceed the combined A and C limits under the policy). Special limits apply. Not included with Primary Flood Extension.

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

PURE™ refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer & member of PURE Group of Insurance Companies. PURE Risk Management, LLC, a for profit entity, (PRM) serves as PURE's Attorney-In-Fact for a fee. PURE membership requires Subscriber's Agreement. Coverage is subject to insurance policies issued & may not be available in all jurisdictions. Visit pureinsurance.com for details. 1. Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through July 2013. Actual savings, if any, may vary. ©2013 PURE. LD#100113 EXP100114.