



ROBERTSON RYAN  
& ASSOCIATES

BUSINESS | PERSONAL | BENEFITS INSURANCE

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PURE HOME SYSTEMS PROTECTION

## Protection for the systems that power your home.

Like many PURE members, you rely on complex and expensive systems to power and run your home. These include systems for heating and air conditioning, home security, swimming pools, home theaters, elevators and more. PURE Home Systems Protection is an optional endorsement designed to enhance our High Value Homeowners policy by adding protection against losses caused by mechanical and electrical system breakdowns.

With coverage designed with your unique needs in mind and our exceptional in-house claims handling, you can feel confident that your home systems are well protected.

**Undetectable Microelectronic Circuitry Failures.** Proof of physical damage is commonly required in order for an equipment breakdown loss to be covered, but in the increasingly digital home of a high net worth family, the cause of failure is not always visible to the human eye. PURE's coverage responds for microelectronic circuitry failures, even if damage cannot be seen.

**Exceptional Claims Response.** PURE's equipment breakdown claims are handled by in-house professionals, which is atypical for this type of coverage. Our team works to provide you with the excellent claims service for which PURE is known, from a quick and professional response to a timely and fair settlement and the concierge-level assistance of our PURE Member Advocates®, who take on administrative tasks to make the claims process easier.

### MEMBER STORIES

*A main electrical panel's circuit breaker failed to trip, overloading and overheating a PURE member's programmable thermostat. PURE paid \$14,000 to replace the thermostat and the circuit.*

*When the head gasket of a PURE member's whole-house generator blew out unexpectedly, the engine was deemed irreparable. A replacement engine for this specific model could not be obtained, so the entire generator had to be replaced. PURE paid over \$31,000 for a new generator and its installation.*

*A PURE member's boiler overheated and cracked, requiring it to be replaced. Because the home was without heat, the family was displaced for several days while a new one was secured and installed. PURE paid \$9,500 to cover the cost of a high-efficiency replacement boiler as well as temporary housing for the members.*



**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 Home Systems Protection

## SOME NOTABLE PROGRAM HIGHLIGHTS

### Accidental Breakdown

Coverage limits of \$100,000 and \$500,000, with deductibles of \$500 and \$1,000, respectively, are available to repair or replace your critical home systems in the event of a mechanical or electrical breakdown. Examples include:

Central air-conditioning systems

Kitchen and laundry appliances

Home security and monitoring systems

Water heaters, boilers, furnaces, well pumps and heat pumps

Media rooms, sound systems and televisions

Home elevators

Sump pumps

Smart home systems

Computers

Swimming pool equipment

Electrical service panels

And more...

### Improved-Efficiency Replacements

PURE will pay up to 150% of the damaged equipment's replacement cost for a new unit that is better for the environment, safer or more energy or water efficient.

### Additional Living Expenses

If your home becomes uninhabitable due to a covered loss, such as a non-functioning boiler, we will pay for you to stay in alternative housing that meets a similar standard of living to that of your home.

### Worldwide Coverage

PURE's coverage extends beyond the equipment installed on your property, offering protection for items like portable generators, laptops and other electrical equipment that travels with you, no matter where failure occurs.

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. v. 10.30.17