



ROBERTSON RYAN  
& ASSOCIATES

BUSINESS | PERSONAL | BENEFITS INSURANCE

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PURE STARLING™

Fraud and Cyber Fraud Coverage

# Insurance for the increasing risk of fraud and cybercrime.

From identity theft to phishing emails, phone scams and more, fraud and cybercrime are on the rise as criminals find new ways to exploit vulnerabilities. And, due to their wealth and uniquely complex lives, high net worth individuals are at a greater risk of being targeted. To help you respond to these risks, PURE Starling™ is an optional endorsement designed to enhance our High Value Homeowners policy by adding coverage for losses caused by fraud and cybercrime and providing access to resources to help you recover if you become a victim.

PURE Starling includes broad coverage for fraud and cybercrime, including coverage for financial loss resulting from online and offline fraud, services to help you assess and respond to cyber extortion threats and coverage to remove malware and reinstall software after an attack.

**Online and Offline Fraud Coverage.** Our coverage helps to reimburse you for financial loss due to fraud, whether it's committed online or offline.

Coverage is intended for:

*Social Engineering.* If your authorized account user—such as a personal assistant or family office manager—is deceived into wiring money from your account.

*Unauthorized Transfer or Payment.* If a credit card transaction, bank payment or wire transfer is made without your authorization.

*Criminal Deception.* If you are deceived into making a payment or providing something else of value.

*Forgery or Alteration of Checks*

*Acceptance of Counterfeit Money*

*Identity Fraud*

## MEMBER STORIES

*When a PURE member discovered \$240,000 had been wired from his account, he contacted his bank. He learned the bank had received an email appearing to be from the member and had called the member's cell phone to validate the transaction. The criminal had redirected the member's cell number to their own phone and confirmed the amount and wire instructions.*

*A PURE member was browsing the Internet when they received a pop-up window stating their computer would be locked and all files would be deleted unless a \$10,000 ransom was paid within the next 24 hours.*

*A PURE member's assistant received an email appearing to be from the member requesting they wire \$110,000 to finalize the purchase of a boat. Knowing the member was closing on a boat, and as an authorized bank user, the assistant wired the money. The email had, in fact, come from a criminal who hacked into the member's email account, reproduced the member's typical wire instructions and took advantage of an imminent purchase.*



**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 Starling

A fraud and cyber fraud coverage endorsement to the Homeowners policy

## ADDITIONAL COVERAGE HIGHLIGHTS

### Cyber Extortion Coverage

If you are the target of cyber extortion—a type of online attack in which a cybercriminal demands money to prevent the damage or distribution of content or to restore access to the functionality of your device—PURE's coverage affords immediate access to crisis management advice from a subject matter expert to help you best respond to the threat and, in the event that a payment is made, covers the amount of the payment.

### Systems Attack Coverage

Should you become the target of a cyber attack, PURE's policy helps provide coverage for the cost of a professional to reinstall damaged software, remove malicious code, reconfigure your device or system and replace electronic data that has been lost or corrupted.

## COVERAGE LIMITS

### Three Customizable Levels of Coverage

**\$100,000 Limit**  
\$500 Deductible

**\$250,000 Limit** with a \$100,000  
Systems Attack sub-limit

\$1,000 Deductible

*Availability subject to no prior fraud or cyber incidents in the past 24 months.*

**\$1,000,000 Limit** with a \$100,000  
Systems Attack sub-limit

\$1,000 Deductible

*Availability subject to a subscription to Rubica or an equivalent active cyber monitoring solution and no prior fraud or cyber incidents in the past 24 months.*

## CLAIMS AND RISK MANAGEMENT SERVICES

### Resources to Help You Prevent Loss

PURE CyberSafe Solutions<sup>SM</sup> was designed to help you better understand and mitigate cyber threats. It includes a Cyber Knowledge Center, a Cyber Advice Line, a CyberSafe Fundamentals Check and identity protection services from AllClear ID. Visit [puresituationroom.com/cyber](http://puresituationroom.com/cyber) to learn more.

### Claims Handling From Cyber Security Experts

Claims are reported to one of PURE's licensed in-house professionals and resolved by cyber security specialists who deliver the same high level of service for which PURE is known, from a quick and professional response to a timely and fair settlement.

### Active Cyber Monitoring

PURE has identified Rubica, innovators in the field of personal digital security, as a provider of active cyber security monitoring for high net worth individuals. Their solution is designed to address evolving cyber threats and associated risks that individuals face today. It is available from Rubica for an annual or monthly fee.

### Continuous Monitoring

By installing the Rubica app on all your devices, you will be joining Rubica's secure and private network, which is monitored 24/7 by an elite team of U.S.-based cyber experts. This team will:

- Actively block known and unknown malicious items like malware and phishing attacks
- Investigate suspicious activity, patterns and behavior and let you know if action is needed
- Warn you of unsafe behaviors such as entering a password on an insecure website

### Concierge Support

Rubica customers have unlimited access to Rubica experts for all their cyber security questions. These can include questions regarding specific activity related to you or general topics such as:

- How to improve your home network security by using a guest network
- How to spot advanced phishing or whether a specific email you received is safe
- How to securely set up devices and information sharing for your family or colleagues

### Protection for Your Network

Rubica's annual or monthly fee provides protection for all members of a family unit and all their devices (smartphones, tablets, computers).

To learn more or sign up:

- Visit [rubica.com](http://rubica.com) for general information or [rubica.com/pure](http://rubica.com/pure) for member pricing
- Call 866.278.2422
- Email [hello@rubica.com](mailto:hello@rubica.com)
- Contact your PURE-appointed independent broker

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](http://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 11.27.17