



Policy Change Summary

Member Name and Address:



Effective Date of Change:

04/01/2020

Policy Number:



Policy Period:

04/01/2020 to 04/01/2021

04/03/2020

Dear PURE Member,

As requested, we have updated your PURE High Value Homeowners policy. The changes are outlined below and a revised policy declaration is attached. Please review these changes carefully and contact your agent or PURE Member Services at 888-813-PURE(7873) with any questions. You can also email us at service@pureinsurance.com.

Summary of Changes

Risk Location:

12808 Brighton Woods Drive, Saint Louis, Missouri 63131	Before	After
Limits		
All Other Peril Deductible	\$2,500	\$5,000

Revised Policy Charges:

Current Policy Term*			
	Prior	After	Change
Premium	\$5,565.00	\$4,773.00	-\$792.00
Total	\$5,565.00	\$4,773.00	-\$792.00

*Reflects current policy term charges only. See policy declarations for annualized premium.

This is not a bill. You will receive a separate billing statement reflecting any charges or credits to your account

Disclaimer: This notification is informational only. For detailed contractual information, please refer to your PURE policy documents.



High Value Homeowners Policy

Revised Declarations Effective 04/01/2020 to 04/01/2021

Your Agent


Graves Insurance Group LLC




Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED




Policy Term
Issuing Company


04/01/2020 To 04/01/2021 at 12:01 AM Standard Time
04/01/2020 To 04/01/2021 at 12:01 AM Standard Time



INSURED LOCATION



COVERAGE	COVERAGE LIMIT
Dwelling	\$1,638,714
Other Structures	\$40,198
Contents	\$819,356
Loss of Use	Reasonable Expenses
Liability	\$500,000
Medical Payments	\$10,000
Location Premium	\$4,773

DEDUCTIBLE

All Other Peril Deductible	\$5,000 per covered loss
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High Value Homeowners Policy

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FORMS & ENDORSEMENTS

The following forms and endorsements are attached for the location.

NAME	FORM NUMBER	EDITION DATE
Endorsement Change Summary		05/01/2012
Declarations Page		10/01/2018
High Value Homeowners Policy		02/01/2012
Special Provisions - Missouri		10/01/2018
Roof Covering Payment Schedule		06/01/2017
Endorsement		08/01/2015
Earthquake Extension - Missouri		03/01/2008
Additional Insured		08/01/2016
Home Systems Protection		03/01/2008
Important Notice Regarding Flood Insurance		08/01/2008
Consumer Disclosure Notice		

MORTGAGEE INFORMATION

JPMorgan Chase Bank, NA



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Policy Number

CREDITS & SURCHARGES

Year Built	1988
Year Renovated	
Protection Class	4
Construction Type	Brick - Veneer
Flood Zone	PRP - B/C/X
Seasonal Surcharge	No
Rented to Others Surcharge	No
Renovation Surcharge	No
Size of Home (Heated)	4,191
Central Reporting Burglar Alarm Credit	Yes
Central Reporting Fire Alarm Credit	Yes
Guard Gated Community Credit	No
Residential Sprinkler System Credit	No
External Perimeter Security Protection Credit	No
Gas Leak Detector Credit	No
Lightning Protection System Credit	No
Full Time Live-in Caretaker Credit	No
24 Hour Signal Continuity Protection Credit	No
Sprinkler System with Water Flow Alarm Credit	No
Permanently Installed Generator Credit	No
External Perimeter Gate Credit	No
Water Leak Detection Shut Off Device & Alarm Credit	No
Water Leak Detection Shut Off Device Without Alarm Credit	No
Mortgage Free Credit	No
LEED® Certified Home Credit	No
Excess Companion Credit	Yes
Jewelry and Art Companion Credit	Yes
Auto Companion Credit	Yes
Flood Companion Credit	No
Low Temperature Monitoring Device Credit	No

Prior Annual Premium	\$5,565
Revised Annual Premium	\$4,773
Surplus Contribution	\$0
Grand Total	\$4,773

High Value Homeowners Policy

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YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.

A handwritten signature in black ink, appearing to read "M. H. Hatt".

Authorized Company Representative

High Value Homeowners Policy

Your High Value Homeowners Policy - Quick Reference

Policy Section	Beginning on Page
SECTION I – DEFINITIONS	2
SECTION II – PROPERTY COVERAGE	4
<ul style="list-style-type: none"> A. Perils Insured Against B. Coverage and Loss Settlement C. Additional Coverages D. Exclusions 	
SECTION III – LIABILITY COVERAGE	14
<ul style="list-style-type: none"> A. Personal Liability B. Medical Payments to Others C. Additional Coverages D. Exclusions 	
SECTION IV – GENERAL PROVISIONS	17

This policy is issued by Privilege Underwriters Reciprocal Exchange (PURE), a reciprocal insurance company. By purchasing this policy, you are a Subscriber to PURE. You are subject to the Subscriber’s Agreement and Power of Attorney. This is a non-assessable policy consistent with section 629.261, Florida Statutes. The liability of the Subscriber to PURE is limited to the costs associated with the insurance policies only. This is a participating policy and you are entitled to dividends as may be declared by PURE. PURE may annually allocate a portion of surplus to subscriber savings accounts. Amounts allocated to subscriber savings accounts remain a part of PURE’s surplus. They may be used to support the operations of PURE. Your right to the balance in the subscriber savings account is limited as set forth in the Subscriber’s Agreement.

Insuring Agreement

Privilege Underwriters Reciprocal Exchange will provide the insurance described in this policy in return for payment of the premium and compliance with all applicable provisions of the policy.