



Insurance Premium Indication

Prepared For: Lewis Hamilton
142 Tuscaloosa Ave
Atherton, CA 94027

Provided By: System Validation Only LLC
1 North Lexington Avenue Suite 13
Silver Spring, MD 20905
301-305-9662

**Premium
Indication Date:** 10/23/2023

Premium indication is subject to change based on changes in risk profile and/or rate effective dates.

Premium Indication Summary

Product	Quote Name	Premium	Taxes & Fees	Surplus	Total
Homeowners - California	Hamilton	\$3,032,092	\$0	\$303,209	\$3,335,301
Grand Total					\$3,335,301

Please note:

- The premiums indicated above are based upon information you have provided us.
- Surplus contributions are made for the first 5 years of membership.
- Underwriters may require further information in order to underwrite this risk. This further information may cause the risk to be ineligible for coverage or for the premium indicated to change.
- A signed Subscribers Agreement and Power of Attorney is required before a policy can be bound.

This premium indication is descriptive only. Actual coverage is subject to the terms and conditions of the policies as issued. This is not a binder or confirmation of coverage. PURE refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies.



High Value Homeowner Premium Indication

California

Member Name

Lewis Hamilton
142 Tuscaloosa Ave
Atherton, CA 94027

Quote Name: Hamilton

Summary of Premium and Surcharges

142 Tuscaloosa Ave, Atherton, CA 94027	\$3,032,092
Taxes & Fees	\$0
Surplus Contribution	\$303,209
Grand Total	\$3,335,301

Insured Location 1:

142 Tuscaloosa Ave Atherton, CA 94027

Coverage	Limit	Deductible	Premium
Dwelling	\$10,600,000		
Other Structures	\$320,000		
Contents	\$800,000		
Loss of Use	2,120,000		
Liability	\$300,000		
Medical Payments	\$25,000		
Base Location Premium			\$8,454

Deductibles

Deductible (per covered loss)	\$5,000
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Additional Coverages

Excess Flood			\$777
Dwelling	\$1,035,000		
Contents	\$70,000		
Flood Advantage			\$275
Business Property Extension	\$50,000		\$500
Ensuing Fungi Increase	25%		\$375
Landscaping Increased Limits	\$5,000		\$0
Loss Assessment Increase	\$100,000		\$100
Incidental Business Threshold Increase	\$25,000		\$50
Liability Extension			\$3,000,000
Home Systems Protection Coverage	\$100,000	\$500	\$341
Thoroughbred Horse Liability Extension			\$300
Extended Replacement Cost - 150%			-\$5
Fine Art Exclusion			-\$5
Contents Off Premises Loss Exclusion			-\$5
Libel Slander Exclusion			-\$5
Elimination of Waiver of Deductible			-\$5
Premises Liability Limitation			-\$5
Fraud and Cyber Defense Coverage (Coverage applies worldwide)	\$100,000	\$500	\$250

Earthquake Coverage Basic

Dwelling	\$10,600,000		
Contents	\$5,000		
Loss of Use	\$1,500		
Earthquake Deductible		\$1,590,000	
Total Earthquake Premium			\$20,600

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California

Member Name

Lewis Hamilton
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Quote Name: Hamilton

Workers Compensation Residence Employees	\$100,000/\$500,000	\$100
Housekeeper	Less than 10 hours	
Total Location Premium		\$3,032,092

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California

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Atherton, CA 94027

Quote Name: Hamilton

Insured Location 1:

142 Tuscaloosa Ave Atherton, CA 94027

Credits & Surcharges

Major Renovation Surcharge	No
Year Built	2020
Vacancy Surcharge	No
Central Reporting Burglar Alarm Credit	Yes
Central Reporting Fire Alarm Credit	Yes
Guard Gated Community Credit	Yes
External Perimeter Security Protection Credit	Yes
Gas Leak Detector Credit	Yes
Lightning Protection System Credit	Yes
Residential Sprinkler System Credit	Yes
Full Time Live-in Caretaker Credit	Yes
24 Hour Signal Continuity Protection Credit	Yes
Year Renovated	
Sprinkler System with Water Flow Alarm Credit	Yes
External Perimeter Gate Credit	Yes
Low Temperature Monitoring Device Credit	Yes
Permanently Installed Generator Credit	Yes
Water Leak Detection System with Master Shut Off	Yes - with alarm
Automatic Seismic Shut-Off Valve Credit	Yes
Gated Community Patrol Service Credit	Yes
Exterior Sprinkler Credit	No
Ember Resistant Venting Credit	No
Protection Class	2
No Eaves or Enclosed Eaves Credit	No
Annual Brush Removal Contract Credit	No
Permanently Installed Wildfire Spray System Credit	No
Portable Fire Break System Credit	No
Monitored Heat Sensors Credit	No
Shelter-in-Place Credit	No
Jewelry and Art Companion Credit	No
Auto Companion Credit	No
Excess Companion Credit	No
PURE Marketing Group Credit	
Construction Type	Brick
LEED® Certified Home Credit	No
Flood Zone	PRP - B/C/X
Seasonal Surcharge	No
Rented to Others Surcharge	No
Minor Renovation Surcharge	No

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MORE THAN JUST INSURANCE COVERAGE

A smart solution for families who have more to protect

At PURE, insurance is about more than just the things we protect. It's about our members. It's about making them smarter about risk. It's about helping them reduce their chances of experiencing a claim. And it's about making them more resilient so that if a claim does happen, they can recover faster and with greater ease.

PURE is a member-owned property and casualty insurer designed exclusively for financially successful families and driven by a purpose of doing what is right for them.

A smarter model that saves you money

PURE was built on a simple idea: the most responsible owners of the finest built homes deserve to pay less without sacrificing quality of service.

PURE's unique membership model encourages us to focus on what's right for our membership.

We carefully select those who are least likely to have claims, helping us deliver on our commitment to pass underwriting profits on to you as savings.

Insurance designed for you

Insuring high net worth individuals is all we do, and it's all we've ever done. This focus has allowed us to craft specialized insurance solutions designed specifically for our members.

Generous coverage for your unique assets. Whether for Homeowners, Condo/Co-op, Automobile, Watercraft, Collections, Personal Excess Liability, Flood or Fraud and Cyber Fraud coverage, our policies are broad and flexible, allowing you to tailor coverage to meet your needs.

Smart pricing that rewards responsibility. We aim to charge the right price—one that represents your true risk of loss—not the highest price, which often results in significant savings.

100,000 MEMBERS AND GROWING

Our membership is made up of more than 100,000 responsible, successful individuals and families who trust PURE to insure the things they love.

A service experience to make your life easier

We understand your time is valuable, so our services are designed to minimize the demands of insurance on you.



PURE Member Advocates®. These dedicated professionals are your reliable and compassionate partner throughout your membership. They'll connect you with our risk management services to help prevent loss. At the time of a claim, they'll take on the administrative tasks, like finding rental cars or alternative housing, and provide you with a single point of contact. After your claim is closed, they'll help you take steps to prevent a similar loss from happening again.



A proactive approach to risk management. We are committed to helping you avoid loss and protect the things that matter most. This begins with a PURE360® Risk Management Consultation, a detailed inspection conducted by one of our expert Risk Managers, to provide an accurate valuation of your property, identify risks unique to your home and make recommendations on how you can better protect it. Your PURE Risk Manager will also help you implement this advice by coordinating vendors and scheduling appointments.



A seamless claims response. While we do everything in our power to help you prevent loss, claims do happen. Your dedicated claims professional will work directly with you to deliver a straightforward claims experience with speed, professionalism and compassion. From the moment you call to report your claim, you'll speak to a licensed claims adjuster—not a call center representative—so you'll only tell your story once and begin the settlement process immediately. And your Member Advocate will be with you every step of the way.

95% *We are proud to have a highly engaged and enthusiastic membership, which has resulted in a 95% member retention rate and a world-class Net Promoter Score (NPS®) of 59.*

FINANCIAL STRENGTH

Privilege Underwriters Reciprocal Exchange is rated A (Excellent) for financial strength by A.M. Best.

A MEMBER OF TOKIO MARINE

PURE has the financial backing of Tokio Marine, one of the largest and most respected insurers in the world. The alignment of our cultures combined with the additive strength and flexibility enables us to continue to pursue our purpose-driven mission with even greater confidence.

AWARDS

We are proud to be the most-awarded firm in our class of specialty property and casualty insurers and to be recognized in a variety of categories including innovation, company culture and member experience.