



## Insurance Premium Indication

**Prepared For:** ur smok  
4585 Brannigan Street  
Dublin, CA 94568

**Provided By:** Underc0de  
5623 Hwy 72 W Adress 2 test  
Calhoun Falls, SC 29628  
1231231234

**Premium  
Indication Date:** 04/14/2023

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 | smok       | \$7,952 | \$0          | \$795   | \$8,747        |
| <b>Grand Total</b>      |            |         |              |         | <b>\$8,747</b> |

#### 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**

ur smok  
4585 Brannigan Street  
Dublin, CA 94568

**Quote Name:** smok

**Summary of Premium and Surcharges**

|   |                |
|---|----------------|
| 4585 Brannigan Street, Dublin, CA 94568 | \$7,952        |
| Taxes & Fees                            | \$0            |
| Surplus Contribution                    | \$795          |
| <b>Grand Total</b>                      | <b>\$8,747</b> |

**Insured Location 1:**

4585 Brannigan Street Dublin, CA 94568

| Coverage  | Limit               | Deductible | Premium        |
|---|---------------------|------------|----------------|
| Dwelling  | \$2,000,000         |            |                |
| Other Structures  | \$400,000           |            |                |
| Contents  | \$1,000,000         |            |                |
| Loss of Use   | 400,000             |            |                |
| Liability   | \$300,000           |            |                |
| Medical Payments  | \$25,000            |            |                |
| <b>Base Location Premium</b>                                  |                     |            | <b>\$3,525</b> |
| <b>Deductibles</b>  |                     |            |                |
| Deductible (per covered loss)                                 |                     | \$2,500    |                |
| <b>Additional Coverages</b>                                   |                     |            |                |
| Extended Replacement Cost - 150%                              |                     |            | -\$5           |
| Fraud and Cyber Defense Coverage (Coverage applies worldwide) | \$100,000           | \$500      | \$250          |
| <b>Earthquake Coverage Basic</b>                              |                     |            |                |
| Dwelling  | \$2,000,000         |            |                |
| Contents  | \$5,000             |            |                |
| Loss of Use   | \$1,500             |            |                |
| Earthquake Deductible   |                     | \$300,000  |                |
| <b>Total Earthquake Premium</b>                               |                     |            | <b>\$4,082</b> |
| <b>Workers Compensation Residence Employees</b>               | \$100,000/\$500,000 |            | \$100          |
| Housekeeper   | Less than 10 hours  |            |                |
| <b>Total Location Premium</b>                                 |                     |            | <b>\$7,952</b> |

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# High Value Homeowner Premium Indication

California

## Member Name

ur smok  
4585 Brannigan Street  
Dublin, CA 94568

Quote Name: smok

## Insured Location 1:

4585 Brannigan Street Dublin, CA 94568

## 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                       | No          |
| External Perimeter Security Protection Credit      | No          |
| Gas Leak Detector Credit                           | No          |
| Lightning Protection System Credit                 | No          |
| Residential Sprinkler System Credit                | No          |
| Full Time Live-in Caretaker Credit                 | No          |
| 24 Hour Signal Continuity Protection Credit        | No          |
| Year Renovated                                     |             |
| Sprinkler System with Water Flow Alarm Credit      | No          |
| External Perimeter Gate Credit                     | No          |
| Low Temperature Monitoring Device Credit           | No          |
| Permanently Installed Generator Credit             | No          |
| Water Leak Detection System with Master Shut Off   | None        |
| Automatic Seismic Shut-Off Valve Credit            | No          |
| Gated Community Patrol Service Credit              | No          |
| 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

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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.

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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.

### 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 passing 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.

95%

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

## 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 Member Advocate will 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 claim 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.

### FINANCIAL STRENGTH

Member insurers of the PURE Group of Insurance Companies are rated A+ (Superior) for financial strength by A.M. Best.

### A MEMBER OF TOKIO MARINE

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

### AWARDS

PURE is proud to be recognized in a variety of categories, including growth, product innovation, company culture and member experience.