



# 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:** 04/07/2023

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
Grand Total					\$8,747

- 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.