



Insurance for the increasing risk of fraud and cybercrime.

Fraud and cybercrime are on the rise and financially successful families are at a greater risk of being targeted due to the potential profit to be made with your personal information. 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



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 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 SolutionsSM 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 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

An active cyber monitoring solution can help to address evolving cyber threats and other cyber security risks. These services are available to members from providers like Rubica for an additional fee and are designed to actively block malware and phishing attacks, identify suspicious activity on your network or devices, and make you and your family members aware of unsafe behaviors, like entering a password on an insecure website.

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.¹

¹ Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through Jun. 2019. 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 for details. Trademarks are property of PRM and used with permission. ©2019 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 11.4.19