
PURE Private Fleet Automobile Coverage

Quality Coverage for Responsible Drivers.

PURE provides comprehensive car insurance – including protection for regularly used vehicles, antique cars, luxury motor homes, motorcycles and golf carts – all on one policy and often at significantly lower rates. PURE's pricing model is designed to reward responsible drivers with lower premiums.

A Partial Listing of Notable Coverages.

Agreed Value Coverage. At the time your policy is issued, you can work with PURE to determine the amount you will be paid in the event of a total loss. That amount remains fixed throughout the one year policy term, regardless of depreciation. In the event of a total loss to your vehicle, PURE will pay the amount stated on your policy, with no deductible.

Lease Gap Coverage. It is common to owe more on a loan or lease than the value of the vehicle. In a total loss, if the agreed value settlement falls short of covering your existing loan or lease obligations, a PURE auto policy is designed to cover the difference for you.

Original Replacement Parts. In the event of a loss, your vehicle will be repaired with original equipment manufacturer's (OEM) parts. Additionally, PURE will not deduct for wear and tear on existing parts; we'll pay the full cost of replacement.

Extended Transportation Expenses. Following a covered loss, if you're in need of a rental vehicle while your car is being repaired, you won't be faced with the daily dollar restrictions most carriers impose. PURE offers up to \$5,000 to help members find rental cars of like kind and quality to their original vehicles. What's more, if your vehicle breaks down more than 50 miles from home, these funds can be applied to hotel accommodations, meals and additional travel expenses incurred while your vehicle is out of commission.

Unlimited Roadside Assistance. Our contracted specialists are available 24/7 to help members with towing, tire replacements, lockouts, and breakdowns. This coverage is unlimited for disablements resulting from covered losses. Coverage for other disablements is available up to \$350 per occurrence for members who purchase Towing and Labor coverage.

Generous Discounts Available.

PURE offers members generous premium discounts, such as credits for the following:

- More cars than drivers
- Clean loss history
- Multiple policy discounts
- Seasonal use discount¹



A Real Member's Story.

When an accident left a PURE member's rare model car with extensive damage, he called PURE. Our Member Advocate quickly arranged to have the vehicle towed to the nearest dealer-authorized repair shop. When the responsiveness of the shop didn't meet PURE's customer service standards or the member's demanding schedule, our Member Advocate set out to find a more suitable service provider. Because the vehicle is so rare, the nearest qualified alternate repair facility was over 100 miles away. Our Member Advocate treated the car like it was her own. She sent it to the most service-oriented shop, despite the distance and expense, checked on its repair status multiple times a week, and kept the member in the loop.

Thanks to a low cost of capital, careful member selection, and proactive risk management, PURE members report an average annual savings of more than 25%.²

pure[®]

HIGH VALUE HOMEOWNERS | AUTOMOBILES | JEWELRY, ART & COLLECTIONS | WATERCRAFT | PERSONAL EXCESS LIABILITY

PURE[®] refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer & member of PURE Group of Insurance Companies. PURE Risk Management, LLC, a for profit entity, (PRM) serves as PURE's Attorney-In-Fact for a fee. PURE membership requires Subscriber's Agreement. Coverage is subject to insurance policies issued & may not be available in all jurisdictions. Visit pureinsurance.com for details. Trademarks are property of PRM & used with permission. 1. Not available in all states. 2. Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through July 2013. Actual savings, if any, may vary. ©2014 PURE. LD#100113 EXP100114.