



High Value Homeowners Policy Renewal Declarations

Your Agent

ABC Agency
123 Main Street
White Plains, NY 10601
888-813-7873
14673900

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED

Joseph Member
123 Pure Drive
Larchmont, NY 10538

Policy Number **HO0987654301**
Policy Period **08/27/2013 To 08/27/2014 at 12:01 AM Standard Time**
Issuing Company **Privilege Underwriters Reciprocal Exchange**
800 Corporate Drive, Suite 420
Fort Lauderdale, FL 33334
888-813-7873

INSURED LOCATION

1100 Pure Place
Copper Mountain, CO 80443

COVERAGE	COVERAGE LIMIT
Dwelling	\$2,516,800
Other Structures	\$503,360
Contents	\$1,006,720
Loss of Use	Reasonable Expenses
Liability	
Medical Payments	\$0
Location Premium	\$2,175

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Policy Number **HO0987654301**

DEDUCTIBLE

Hailstorm Deductible
All Other Peril Deductible

AOP Ded Applies
\$10,000 per covered loss

FORMS & ENDORSEMENTS

The following forms and endorsements are attached for the location.

NAME	FORM NUMBER	EDITION DATE
Declarations Page	PHVH-999-CO	04/01/2012
Colorado Homeowners Disclosure Form	PHVH-064-CO	04/01/2012
Important Notice Regarding Flood Insurance	PHVH-043-GEN	03/01/2008
FCRA Dispute Resolution Notice	PURE-003	03/01/2009
Consumer Disclosure Notice	PURE-002	08/01/2008

MORTGAGEE INFORMATION

Bank of America
P.O. Box 7000
Troy, MI 48007
Loan Number 99999999999999

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Policy Number HO0987654301

CREDITS & SURCHARGES

Year Built	2008
Year Renovated	
Protection Class	4
Construction Type	Brick - Veneer
Flood Zone	PRP - B/C/X
Residence is a Seasonal or Secondary Home	Yes
Residence, or part of Residence, is Rented to Others	Yes
Residence is Vacant (not occupied)	No
Year Roof Replaced	
Roof Covering	Other
Roof Shape	Other
Size of Home (Heated)	3,371
Central Reporting Burglar Alarm Credit	Yes
Central Reporting Fire Alarm Credit	Yes
Guard Gated Community Credit	No
Residential Sprinkler System Credit	Yes
Firewise Community Credit	No
Flood Coverage Credit	No
External Perimeter Security Protection Credit	No
Gas Leak Detector Credit	No
Lightning Protection System Credit	No
Full Time Live-in Caretaker Credit	No
24 Hour Signal Continuity Protection Credit	No
Sprinkler System with Water Flow Alarm Credit	No
Permanently Installed Generator Credit	No
External Perimeter Gate Credit	No
Low Temperature Monitoring Device Credit	Yes
Water Leak Detection Shut Off Device & Alarm Credit	Yes
Water Leak Detection Shut Off Device Without Alarm Credit	No
Auto Policy Companion Credit	Yes
Excess Liability Policy Companion Credit	No
Jewelry & Art Policy Companion Credit	No
PURE Marketing Group Credit	N/A

Total Premium	\$2,175
Surplus Contribution	\$218
Grand Total	\$2,393

You will be billed separately for any premium due.


Authorized Company Representative



COLORADO HOMEOWNER'S RENTER'S AND CONDOMINIUM OWNER'S DISCLOSURE FORM

Important Notice Regarding Your Policy.

This disclosure form is a basic guide to the major coverage and exclusions in your policy. It is only a general description and not a contract or a policy of any kind. All coverage is subject to the terms, conditions, special limits and exclusions of your policy and all applicable endorsements.

PLEASE READ YOUR POLICY FOR DETAILS! In the event of any conflict between the policy and this disclosure form, the provisions of the policy shall prevail.

This disclosure form also provides some guidelines on cancellation, nonrenewal, and increase in premium and changes in coverage. These factors are general in nature and do not represent the only reasons a policy may be terminated or changed. Please contact your agent or company for further information.

I. BASIC COVERAGE - HOMEOWNERS

Homeowners' policies include two basic sections. The first section provides protection for your home and your personal property. The second section provides protection for you when you're legally responsible (at fault) for an accident you have caused. It also includes medical payments coverage for persons, other than you or members of your household, who are injured in an accident that happens on your property. Homeowners' policies do not cover automobiles.

A. Homeowners' - Property

WHAT IS COVERED

Your policy will pay for loss or damage to your house, your furniture, and other personal belongings when caused by a loss that is not excluded in the policy. Only limited coverage is provided for jewelry, silverware, furs, business property, and other valuables.

Most policies have a deductible. The deductible is the amount of the loss that you, the policyholder, are responsible for paying. Your insurer will pay for the rest of the covered loss.

Your policy will also pay for additional living expenses if a covered loss renders your home uninhabitable and you must temporarily live elsewhere. This coverage pays, for a specified period, for reasonable and necessary extra living expenses you incur over what you would have normally spent to maintain your standard of living if no loss had occurred.

EXCLUSIONS - WHAT IS NOT COVERED

The policy does not provide coverage for all possible losses. The following are examples of some of the losses that are NOT covered:

1. Loss or damage that an insured intentionally causes;

2. Flooding, earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures, or of pavements, driveways, or sidewalks;
3. Pollution and contamination;
4. Birds, vermin, or house pets;
5. Wear and tear.

B. Homeowners' – Personal Liability

WHAT IS COVERED

Your policy pays for bodily injury and property damage to another's property for which you or a member of your household is legally responsible (at fault). This includes the cost of defending you or a member of your household in a liability lawsuit.

EXCLUSIONS – WHAT IS NOT COVERED

The following are examples of some of the liability exclusions:

1. Any loss that an insured intends or should expect to happen;
2. Bodily injury to an insured person or property damage to an insured person's property;
3. Damage which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft, or certain watercraft;
4. Liability resulting from the transmission or exposure of a communicable disease or sexual molestation.

II. BASIC COVERAGE – RENTER'S POLICY AND CONDOMINIUM OWNER'S POLICIES

A. Renter's Policy

A renter's (or tenant's) policy provides coverage for your personal property and for your personal liability in the same way that a homeowners' policy does. The general coverage for the causes of loss are the same under a renter's policy, however, the building you live in is not covered. The amount of protection you choose will depend upon the value of the personal property you wish to insure.

B. Condominium Unit Owner's Policy

A Condominium Unit Owner's Policy is similar to a renter's policy in that it provides coverage for your personal property and personal liability. It differs, however, in that it also provides coverage for building items, including additions and alterations you make to your unit, that are your insurance responsibility under the governing rules of the condominium association. There may also be coverage for loss assessments levied on the unit owners by the condominium association.

III. CANCELLATION, NONRENEWAL, INCREASE IN PREMIUM, AND CHANGES IN COVERAGE

A. Cancellation and Nonrenewal

You may cancel your policy at any time by writing to or notifying your company and indicating the date the cancellation is to take effect.

Your company may choose to cancel or nonrenew your policy. If your policy is cancelled or nonrenewed, you will receive advance notice. Some examples of reasons for cancellation and nonrenewal include, but are not limited to:

1. Failure to pay your premium when it is due;
2. Knowingly making a false statement or a material misrepresentation on your application for your policy;
3. An unacceptable number of claims;
4. A substantial change in the use or occupancy of the premises.

B. Increase in Premium

Conditions that may increase your premium include, but are not limited to:

1. Change of use of your home or premises;
2. A general rate increase. This results from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses.
3. Adjustment for Inflation. Some companies include inflation coverage in their policy. This coverage can automatically increase the amount of your insurance coverage as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date. No additional premium is charged for increases made during the term of the policy.

C. Changes in Coverage

A number of situations may change the insurance coverage you have. For example, you may choose to change the type of coverage you have, increase or reduce your limits or deductibles, or add optional coverage.

These factors are general in nature and do not represent the only reasons a policy may be changed.

Please contact your agent or company with any questions about changes in coverage that you wish to make or about changes that your company has made.

IV. LOWERING YOUR COSTS

Although the general classifications used by insurance companies to set rates may be beyond your control, it is possible to reduce the cost of your homeowners' insurance without giving up necessary protection. Here are some tips:

Consider the Highest Deductible You Can Afford – Insurance should protect you from major losses. Choosing a higher deductible may result in lower premiums.

Check With Your Insurance Agent Before You Buy or Rent a New Home – Insurance rates are higher for some types of buildings.

Ask If You Are Eligible for Discounts – Some companies may offer discounts for characteristics which make your property subject to less chance of a loss. These may include discounts or credits for a new home, if you

have had no recent losses, for being a non-smoker, if you are over a certain age, or if you home has smoke alarms, automatic fire sprinkler systems, and/or burglar alarms.

Compare Coverage, Premiums, and Service When You Shop for Insurance

If you have any questions about your policy, please contact your agent **or PURE Member Services at 888-813-PURE.**



Important Notice Regarding Flood Insurance

IMPORTANT FLOOD INSURANCE NOTICE

Your homeowners or dwelling policy does NOT provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your insurance company, from your insurance agent/broker, or directly from the National Flood Insurance Program by calling **1-800-638-6620**.

pure[®] Consumer Disclosure Notice

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PURE is pleased to provide coverage according to the price and terms stated on the Declarations Page of your policy. The purpose of this notice is to share some important information with you.

We understand that as a good insurance risk you want to be rewarded with lower premiums. We use many factors in determining the price of your insurance, making the rate you pay commensurate with your individual situation.

One of the factors we consider in determining your premium is an insurance score, which is obtained from a consumer report. Due in part to your insurance score, your premium is not the lowest possible price. The primary factors in the consumer report that contributed to your insurance score are

The consumer report we used to determine your insurance score was provided by a consumer reporting agency. You have the right to obtain a free copy of your consumer report within 60 days of receiving this notice. You also have the right to dispute incomplete or inaccurate information with them.

The consumer reporting agency name and contact information is:

ChoicePoint Consumer Service Center
P. O. Box 105108
Atlanta, Georgia 30348-5108
(800) 456-6004
www.consumerdisclosure.com
Reference Number: 14128181300499

Please note that this consumer reporting agency did not make any decision regarding your policy premium and is therefore unable to answer questions regarding your policy or premium determination.

If you would like to learn more about how we use insurance score to provide you the best possible price, please contact PURE Member Services at 1-888-814-7873.

pure[®] Important Notice – Dispute Resolution Process Under the Federal Fair Credit Reporting Act (FCRA)

Under the FCRA, you have the right to obtain a free copy of your consumer report we used to determine your insurance score. You also have the right to dispute any incomplete or inaccurate information with the consumer reporting agency that provided the report.

If, after any reinvestigation of any information disputed by you, an item of the report is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency must promptly:

- Delete that item of information from your report, or modify that item of information, as appropriate, based on the results of the reinvestigation; and
- Notify the furnisher of that information and you that the information has been modified or deleted from your report.

We will then re-underwrite or re-rate your policy and shall make any adjustments necessary, consistent with our underwriting and rating guidelines within thirty (30) days of receiving notice from you.

Please also let us know if you feel your consumer report has been adversely influenced by extraordinary life events, including but not limited to catastrophic illness, injury, loss of employment, divorce, death of spouse, child or parent or identity theft. We will review the circumstances as reported by you or your agent and will request and review your consumer report.

If it is determined the extraordinary life event did directly influence your consumer report, your policy will be re-rated without using the insurance score that was based on your consumer report.