Preservation by Prevention
Avoiding Losses from Catastrophes & Common Perils

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WATER DAMAGE CLAIMS COST U.S. INSURANCE COMPANIES $10 BILLION A YEAR
TOILET SUPPLY LINE FAILURE IS A LEADING CAUSE OF WATER DAMAGE

BATHROOMS ON UPPER LEVELS OF THE HOME CAUSE THE MOST DAMAGE
BURST PIPES CAUSE THE GREATEST SEVERITY OF WATER DAMAGE

• SET YOUR THERMOSTAT TO AT LEAST 60 DEGREES
• INSTALL LOW TEMP SENSORS
Automatic Water Shut-off Devices will detect leaks and take action

This may qualify for a discount off your annual insurance premium....
Point of leak detectors sound an alarm when water is sensed on the ground

- They are an important part of a complete water detection system
- Will detect leaks that are not flow related
WILDFIRE DATA: ACRES BURNED

* National Interagency Fire Center, Data as of May 2018
PREVENTING WILDFIRE DAMAGE

Create Defensible Space

- Zone 1 - 0-5’
- Zone 2 - 5-30’
- Zone 3 – 30-100’+
PREVENTING WILDFIRE DAMAGE

Defend Your Home with Fire Retardant
Earthquake

There are simple ways to protect yourself from catastrophe before an earthquake strikes.
House Fire

Homes under construction, renovation, or restoration are more likely to experience a fire

<table>
<thead>
<tr>
<th>Structure Status</th>
<th>Fires</th>
<th>Civilian Deaths</th>
<th>Civilian Injuries</th>
<th>Direct Property Damage (in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under construction</td>
<td>3,750</td>
<td>5</td>
<td>51</td>
<td>$172</td>
</tr>
<tr>
<td>Undergoing major renovation</td>
<td>2,560</td>
<td>4</td>
<td>65</td>
<td>$108</td>
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<tr>
<td>Being demolished</td>
<td>2,130</td>
<td>4</td>
<td>16</td>
<td>$30</td>
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Preventing Fires During Construction/Renovation/Restoration

1) Place 10 lb. fire extinguishers on each level of the home.

2) On the jobsite, use a fire-proof storage cabinet for the storage of flammable liquids.

3) Establish a daily protocol with the workforce to ensure workers properly dispose of oily rags to prevent spontaneous combustion.

4) Establish a no-smoking policy in the residence. Post signs throughout the jobsite to remind workers that smoking inside the home is prohibited.

5) Establish a hot works safety program on site

6) Activate a temporary central station fire alarm
WINDSTORM

The most important factor during a windstorm is to protect the envelope of the house.

Downed tree removal costs an average of $2k per tree.

Damage from falling trees and power outages are the most frequent claims after a windstorm.
WHEN ALL ELSE FAILS:

MAKE SURE YOU HAVE THE RIGHT INSURANCE

- Right Coverage: Coverage should be based on replacement cost
- True replacement cost: Get back exactly what you lost
- Rebuilding to Code coverage: If not specifically covered, you are out of pocket
- Choice of builder and architect: Wright homes require specialized craftspeople
- Buy flood insurance
Thank you & Questions

Please contact me at any time!
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To make our members smarter, safer and more resilient so they can pursue their passions with greater confidence.
PURE is proud to be recognized in a variety of categories, including growth, product innovation, company culture and member experience.

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<tr>
<td><strong>2017 Future 50 Awards</strong></td>
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<td><strong>2018 Best High Net Worth Insurance Company</strong></td>
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<td><strong>2017 Chicago / New York / California</strong>&lt;br&gt;<strong>2017 Financial Services &amp; Insurance</strong>&lt;br&gt;<strong>2017 Small &amp; Medium Companies</strong>&lt;br&gt;<strong>2017 40 Best Workplaces in FSI</strong></td>
<td><strong>2017 America’s 5000 Fastest Growing Companies</strong>&lt;br&gt;<strong>2018 Best Workplaces</strong></td>
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