

## Why Choose UPC?

UPC Insurance, a public company traded on NASDAQ (stock symbol: UIHC), is the premier provider of property insurance in catastrophe-exposed areas since 1999. With an "A, Exceptional" Financial Stability Rating® by Demotech, over \$245 million in equity capital and more than \$1.5 billion in aggregate reinsurance protection, UPC Insurance is dedicated to Keeping the Promise to more than 407,000 policyholders.



We take your protection and peace of mind seriously by adhering to our five guiding principles:

- Financial Stability
- Products that Work
- Superior Claims Service
- Ease of Doing Business
- Fair Pricing

UPC partners with qualified, professional agents and provides you valuable benefits, such as:

- Flexible payment options
- Ability to make online payments
- Easily file a claim online
- Multiple discounts available to save you money

## Keeping the Promise

It's more than just words. It's our commitment to our policyholders. UPC Insurance has kept these promises by paying more than \$1 billion in claims since our founding and helping customers through 16 hurricanes and tropical storms. Our extensive coverage options are designed to meet all of your home and personal property needs.



[upcinsurance.com](http://upcinsurance.com) • 800-861-4370

Listed on NASDAQ: UIHC



UPC Insurance earned a Financial Stability Rating® of A, *Exceptional*, from Demotech. FSRs are a leading indicator of the financial stability of Property and Casualty insurers. Demotech is a financial analysis firm serving the P&C industry. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and HUD.

This brochure is for informational purposes only and does not constitute an offer or extension of coverage under any policy of insurance. Please review your policy for the complete terms and conditions of your coverage. Please visit our website at [www.upcinsurance.com](http://www.upcinsurance.com) for more information on UPC products available in your state or to locate an agent near you.



**Dedicated to  
Keeping the Promise**  
in your time of need.





*"A very stressful experience became reassuring, calming and was handled with extreme professionalism."*

—Lori W. Jackson  
Bonita Springs, Florida

*"I wish to extend my deepest appreciation for the time and goodwill you have displayed through this whole process. In today's world, that's very rare."*

—Jose F. Garzon  
Surf City, New Jersey

## Products Designed to Protect

### Homeowners Insurance

Our standard homeowners policy includes coverage for:

- Dwelling
- Personal property
- Loss of use
- Liability

Ask your local agent about our expanded coverage options available in your area.

### Condominium Owners Insurance

Protects your personal property, loss of use, liability as well as additions and alterations to your condo unit.

### Investor Property Insurance

Also known as "Dwelling Fire," this product covers properties that you may live in or own and rent to others. You can choose important coverages, including dwelling, personal property and liability. The policy can be personalized to fit your needs so you can save money by only purchasing the coverage you require.

### Renters Insurance

Rent an apartment or home with peace of mind. UPC offers personal property protection, loss of use and liability coverage to the residents of a tenant-occupied dwelling, condominium or apartment.

### Flood Insurance

Most Americans are unaware that their homeowners insurance does not include flood coverage. In most cases, a separate flood insurance policy is required to be covered in the event of a flood. We make it easy to protect yourself by offering premiums starting at just \$137/year.\*

\*Based on \$20,000 dwelling coverage and \$8,000 contents coverage in Flood Zone B or C.

Contact your local agent to learn more about UPC Insurance and get a quote today. To locate a UPC agent, visit [upcinsurance.com](http://upcinsurance.com)

**UPC**   
INSURANCE® | Keep the Promise®