

IF IT EVER RAINS, YOUR FLOOD RISK IS REAL.

UPC Insurance offers the flood insurance program that is right for you and your home.

Every property can be at risk for a flood — America’s most common disaster. Before any dark clouds loom over you, explore how UPC Insurance, partnered with the National Flood Insurance Program (NFIP) and our private flood market, can offer a full suite of flood insurance options to all owners of eligible properties in participating communities.

EXPLORE HOW WE KEEP THE PROMISE®

NFIP Coverage — All flood zones.

Get reliable coverage with NFIP, the national standard for flood insurance. Available for homes in participating flood communities, coverage options are available of up to \$250,000 for the structure, with universal lender acceptance.

Private Flood Insurance for Customized Coverage Options

Private flood coverage from UPC in partnership with NFS Edge can offer coverage options to better suit your needs at a lower price. These options can offer coverage for various needs, no waiting period**, no secondary home surcharge and many other benefits.



UPC is here at
the time of
greatest need.

TOTAL REINSURANCE
PROTECTION
OVER \$1.5 BILLION

**HERE IN YOUR
TIME OF NEED**
OVER \$1.5 BILLION IN CLAIMS PAID

PUBLIC COMPANY
LISTED ON
NASDAQ (UIHC)



Keep
the
Promise®



VALUE ADDED OPTIONS FOR PRIVATE FLOOD COVERAGE

In partnership with NFS Edge, an affiliate of Aon National Flood Services, UPC offers a variety of private flood insurance options that fit a diverse range of needs.

EZ Flood® Standard — Flood Zone A.*

Enjoy more coverage and convenience in high-risk areas. EZ Flood Standard offers **up to \$750,000 building and \$200,000 contents coverage** with no waiting period** and no secondary home surcharge. Not available in AK, DC, HI and KY.

EZ Flood® Preferred — Flood Zones B, C and X.*

In lower-risk areas, EZ Flood Preferred provides affordable rates for **up to \$300,000 building and \$100,000 contents coverage**, along with options for customizable coverage limits and possibly no waiting periods. Plus, replacement costs are included for the primary residence. Receive replacement cost value for all claims, including contents.

Excess Flood — Great addition to add to current high-value coverage over an existing NFIP policy. Even during catastrophic flood events, get peace of mind with **up to \$5 million in coverage — building and contents combined** — for structures with replacement cost value up to \$15 million. Not available in AK, DC and KY.

*Geographic limitations may apply.

**Designed for single family residential homes — no waiting period when purchased in advance of loan closing transaction. NFS Edge Insurance Agency, Inc. is a licensed producer in all states. (TX Lic# 1339727) (CA Lic# 0E67797); Insurmark is a division of Financial & Professional Risk Solutions, Inc.

Contact your Agent or Broker to learn all about your flood coverage options.

Get to Know UPC Insurance

UPC is the premier residential and commercial property and casualty insurance provider in coastal states. UPC was founded in 1999 in Florida, and since then we have expanded our presence to 12 states and are on track to become a billion-dollar company in 2017. UPC is currently the 22nd largest homeowners insurer in the U.S. for 2016. UPC was ranked 38th on *Fortune*® magazine's 100 Fastest-Growing Companies in the world for the three-year period ending June 30, 2016.

UPC understands that property ownership is more than just owning a building or its contents. UPC offers packages that bundle homeowners, dwelling fire and flood coverages to best suit your needs.



New UPC Headquarters in St. Petersburg, Florida.

Stability Rating

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 (P&C) insurers. Demotech is a financial analysis firm serving the P&C industry. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and HUD.



Learn more about UPC:
upcinsurance.com

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