

FLOODS — FLORIDA'S COAST TO COAST THREAT.

Is your home protected?

UPC Insurance is a trusted and proven insurance leader in Florida, and we know what threatens our community. Much of Florida is at or near sea level, and flooding can happen anytime and anywhere. Flooding is one of Florida's most prolific disasters. Just inches of water can cause catastrophic damage, and too many homeowners have too little or no flood coverage.

UPC wants to change that by offering an **add-on flood endorsement that complements your homeowners policy**. This enhancement to your homeowners policy is fully customizable, and will help you stay in control of your coverages and premium.



A RUNDOWN OF RISING RISKS



30
MILLION

Almost 30M flood-risk properties are located outside of official FEMA designated flood zones

Roughly 60% of homes that flooded in Hurricane Harvey were outside FEMA designated flood zones, and most had no flood insurance



Homeowners policies specifically exclude damage caused by floods



Even just 3 inches of floodwater can cause a minimum of \$30K in damage



\$90K+ was the average paid flood claim in 2017

Hurricane winds and storm-related flooding are responsible for the majority of U.S. disaster damage

UPC INSURANCE OFFERS GREATER PROTECTION AND FLEXIBILITY.

With the UPC flood endorsement, you have a variety of robust coverage options to combat the costs of flood damage. Compared to the National Flood Insurance Program (NFIP), UPC offers significantly higher coverage limits for buildings. NFIP's maximum coverage for buildings is \$250,000. For your home, UPC can provide building coverage up to \$5,000,000. And for your home's contents, UPC offers up to \$1,000,000 of coverage options.

MORE THAN
\$3.2 BILLION
IN TOTAL REINSURANCE

**HERE IN YOUR
TIME OF NEED**
\$4 BILLION IN CLAIMS PAID

PUBLIC COMPANY
**LISTED ON
NASDAQ (UIHC)**

UPC
INSURANCE® | Keep
the
Promise®

COMPARE YOUR COVERAGE OPTIONS.

	UPC ENDORSEMENT	NFIP
Building limits	\$50,000 – \$5,000,000	\$250,000
Contents limits	\$0 – \$1,000,000*	\$100,000
Replacement cost coverage on building (primary and secondary residences)	Included	Primary residences only
Replacement cost coverage on contents (primary and secondary residences)	Included	Not available
Rates	15% lower on average	Published rate
Surcharge for secondary residences	None	\$250
Reserve fund assessment	None	10% – 15%
Coinsurance penalty	None	Yes
Policy format	Endorsement	Stand-alone policy
Increased cost of compliance	\$30,000	\$30,000
Additional living expense	\$5,000	Not available
Waiting period	None (subject to moratoriums)	30-day wait
Elevation Certification	Not required (but preferred)	Required

*For optimal rates, a minimum of \$8,000 in contents coverage is needed.