



ENHANCE YOUR COVERAGE TODAY

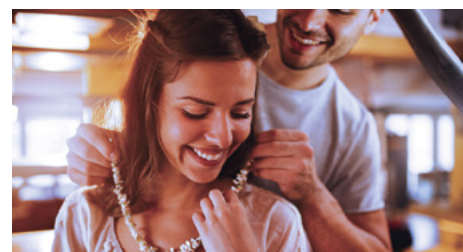
Rest easier tomorrow.



PREMIER COVERAGE Boosts replacement coverage and more

Our Premier package includes all coverages offered in the Standard package and is expanded with additional coverage for loss assessment, credit cards, jewelry, and a variety of new benefits, including coverage for:

- Personal property replacement cost
- Personal injury
- Ordinance or Law Coverage
- Lock replacement



More coverage. More savings.

When you purchase one of our packages, you get more types of coverage and pay less overall than if you bought coverages individually.

STABILITY RATINGS

UPC Insurance has sustained a **Financial Stability Rating® of A,**



Exceptional, from Demotech since 1999. 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 the Department of Housing and Urban Development.

UPC also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency.** This assessment measures both UPC's finances and overall strategic vision for serving our policyholders and agents.



PREMIER PLUS Enhances even more types of coverage

Our foremost offering, Premier Plus, includes all coverages offered in the Premier package and is expanded with new categories and broader coverage for:

- Securities
- Credit cards
- Jewelry
- Silverware
- Firearms (theft)
- Business property

MORE THAN
\$3.2 BILLION
IN TOTAL REINSURANCE



**HERE IN YOUR
TIME OF NEED**
NEARLY \$3.4 BILLION IN CLAIMS PAID

PUBLIC COMPANY
LISTED ON
NASDAQ (UIHC)

UPC
INSURANCE® Keep
the
Promise®

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER	PREMIER PLUS
Coverages A-F	Additional Coverage A	-	-	20%
	Coverage C	-	50%	70%
	Personal Property Replacement Cost	-	Yes	Yes
	Personal Injury	-	Yes	Yes
Other Coverage	Ordinance or Law	10%	25%	25%
	Water Backup (\$1,000 deductible or NHR deductible, whichever is greater)	-	\$5,000	\$5,000
	Loss Assessment	\$1,000	\$5,000	\$10,000
	Tree Debris Removal	\$1,000 (\$500 per tree)	\$2,000 (\$500 per tree)	\$2,000 (\$500 per tree)
	 Credit Card/Counterfeit Money (no deductible)	\$500	\$1,000	\$2,000
	Fire Dept. Service Charge (no deductible)	\$500	\$750	\$1,000
	Refrigerated Contents (\$100 deductible)	-	\$500	\$500
	Lock Replacement (no deductible)	-	\$250	\$500
	Service Line Coverage (\$500 deductible)	-	-	\$10,000
	Home Systems Protection (\$500 deductible)	-	-	\$100,000
	Identity Theft Expense & Resolution Services Coverage (no deductible)	-	-	\$25,000
	Special Personal Property Coverage	-	-	Yes
Sublimit Increases	 Money	\$200	\$200	\$300
	Securities	\$1,500	\$1,500	\$2,500
	Credit Card	\$500	\$1,000	\$2,000
	Jewelry	\$1,500	\$3,000 (\$1,500 max. per item)	\$5,000 (\$2,500 max. per item)
	Silverware	\$2,500	\$2,500	\$4,000
	Firearms (theft)	\$2,500	\$2,500	\$3,500
	Business Property on Premises	\$2,500	\$2,500	\$3,000

Contact your agent today.

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 upcinsurance.com for more information on UPC products available in your state or to locate an agent near you.

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upcinsurance.com



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the
Promise®