



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE

Boosts replacement coverage and more

Our Premier Dwelling Fire package includes all coverages offered in the Standard policy and is expanded with a variety of new benefits, including:

- 25% additional Coverage A
- Loss of Use Coverage increased to 20%
- Ordinance or Law increased to 25%
- Loss Assessment increased to \$5,000
- \$100,000 of Home Systems Protection Coverage
- \$10,000 of Service Line Coverage
- Theft Coverage



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.

Pay Plans and Discounts

- Paid-in-full discounts up to 13.9%
- Flexible pay plans up to 10 installments
- Credit card and EFT payment options
- Building code discounts (2007 and newer)
- Discounts for theft and protective devices, such as burglar and fire alarms
- Tenant Screening
- Certified Property Manager Discounts

Available Coverage Enhancement

- Comprehensive Package Endorsement
- Water Back-up
- Home Systems Protection
- Service Line Coverage
- Theft Coverage
- Personal Property Replacement Cost Coverage
- Options for short-term rentals, daily rentals, and home-sharing

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 DWELLING
Coverages A-F	Additional Coverage A	-	25%
	Loss of Use	10%	20%
 Other Coverage	Inflation Guard	2%	4%
	Ordinance or Law	10%	25%
	Loss Assessment	\$1,000	\$5,000
	Fire Dept. Service Charge	\$500	\$750
	Home Systems Protection	-	\$100,000
	Service Line Coverage	-	\$10,000
	Theft Conviction Reward	-	\$500
	Theft Coverage	-	Included

*Coverage can be purchased separately.

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.

Learn more about UPC:
upcinsurance.com



Keep
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Promise®