



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE Boosts replacement coverage and more

Our Premier Homeowner and Condominium packages expand our standard policy to include additional coverage for loss assessment, credit cards, jewelry and a variety of new benefits, including coverage for:

- Personal property replacement cost
- Personal injury
- Lock replacement
- Identity Theft
- Home Systems Protection



PREMIER PLUS Enhances even more coverages

Our foremost offering, Premier Plus, is exclusively available for our Homeowners product. It includes everything featured in our Premier package, as well as additional coverages and broader limits. Coverage highlights:

- Higher sublimits for your valuables
- 75% Coverage C (contents) included
- 25% Additional Coverage A
- \$10,000 of Service Line Coverage
- Loss Assessment increased to \$10,000



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.



NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

HO3 &
HO5

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER	PREMIER PLUS
Coverages A-F	Additional Coverage A	–	–	25%
	Coverage C	0-75% varies based on elections	0-75% varies based on elections	75%
	Personal Property Replacement Cost	–	Yes	Yes
	Personal Injury	–	Yes	Yes
	Evacuation Expense and Power Failure Coverage	–	Up to 7 days	Up to 7 days
Other Coverage	Inflation Guard	2%	4%	4%
	Loss Assessment	\$1,000	\$5,000	\$10,000
	Tree Debris Removal	\$1,000 (\$500 deductible)	\$2,000 (\$500 deductible)	\$2,000 (\$500 deductible)
	Fire Dept. Service Charge	\$500	\$750	\$1,000
	Refrigerated Contents	–	–	\$500
	Lock Replacement	–	\$250	\$500
	Home Systems Protection	–	\$50,000	\$100,000
	Service Line Coverage	–	–	\$10,000
	Identity Theft	–	\$25,000	\$25,000
	Theft Conviction Reward	–	\$500	\$500
Sublimit Increases	Money	\$200	\$200	\$300
	Securities	\$1,500	\$1,500	\$2,000
	Credit Card	\$500	\$1,000	\$2,500
	Jewelry, Watches, Furs	\$1,500	\$5,000 (\$2,500 max. per item)	\$5,000 (\$2,500 max. per item)
	Silverware	\$2,500	\$5,000	\$5,000
	Firearms (for loss by theft)	\$2,500	\$2,500	\$3,500
	Business Property on Premises	\$2,500	\$2,500	\$3,000

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER CONDOMINIUM
Coverages A-F	Personal Property Replacement Cost	–	Yes
	Personal Injury	–	Yes
	Evacuation Expense and Power Failure Coverage	–	Up to 7 days
Other Coverage	Loss Assessment	\$1,000	\$10,000
	Refrigerated Contents	–	\$500
	Lock Replacement	–	\$500
	Home Systems Protection	–	\$100,000
	Identity Theft	–	\$25,000
	Theft Conviction Reward	–	\$500
Sublimit Increases	Money	\$200	\$300
	Securities	\$1,500	\$2,000
	Credit Card	\$1,000	\$2,500
	Jewelry, Watches & Furs	\$1,500	\$5,000 (\$2,500 max. per item)
	Silverware	\$2,500	\$5,000
	Firearms (for loss by theft)	\$2,500	\$3,000
	Business Property on Premises	\$2,500	\$3,000

Some coverages can be purchased separately. This brochure is for information 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
the
Promise®