



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE

Boosts Coverage A 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:

- Additional Coverage A (Dwelling)
- Increased Coverage D (Fair Rental Value) and E (Additional Living Expenses)
- Increased Ordinance or Law
- Home Systems Protection Coverage
- Service Line Coverage

Pay Plans and Discounts

- Flexible pay plans up to 6 installments
- Credit card and EFT payment options
- Wind mitigation – up to 40%
- Claim free discount – up to 20%
- Utilities update – up to 14%
- Protective device discount – up to 13%
- Companion policy discount – up to 6%
- Secured community – 5%
- Tenant screening discount – 5%

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

Choose from a Variety of Quality Enhancements

- Comprehensive Package Endorsement
- Water Backup
- Home Systems Protection
- Service Line Coverage
- Theft Coverage
- Personal Property Replacement Cost Coverage



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.



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



HAWAII

Dwelling Fire Product Highlights

- Product allows for a trust and LLC
- Hurricane Deductible is off of Coverage A not Total Insured Value (TIV)
- Hurricane Coverage available with options of full coverage, Coverage A (dwelling) only, or excluded
- Condo Endorsement — Hurricane Deductible based on Coverage C (Personal Property)
- Short-Term Rental Endorsement
- Up to \$1 million in Personal Liability
- Course of Construction Endorsement available up to 1 year
- Coverage for both loss of use and rental income
- No coastal restriction

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD POLICY	PREMIER DWELLING
Coverages A – F 	Additional Amount of Coverage A	–	25%
	Increase in Coverage D and E	–	30%
Other Coverages 	Home Systems Protection	–	\$100,000 (\$500 deductible)
	Service Line Coverage	–	\$10,000 (\$500 deductible)
	Theft Conviction Reward	–	\$500
	Fire Department Service Charge	\$500	\$1,000
	Ordinance or Law Coverage	10%	25%

Coverage 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®