



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



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:

- Business Property on Residence Premises
- Increase in Coverage D (Loss of Use)
- Additional Coverage A (Dwelling)
- Fading Deductible
- Money
- Securities
- And more

*Packages are not available for seasonal/secondary homes

PREMIER PACKAGE*

Boosts replacement coverage and more

Our Premier package includes all coverages offered in the standard policy and offers additional coverage for credit cards, and a variety of new benefits, including coverage for:

- Personal Property Replacement Cost
- Personal Injury
- Service Line Coverage
- Identity Theft Expense and Resolution Services Coverage
- Refrigerated Personal Property
- Home System Protection
- And more



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 has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency.** This assessment measures both UPC's finances and our 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

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD POLICY	PREMIER PACKAGE	PREMIER PLUS	PREMIER CONDOMINIUM	
Coverages A – F 	Additional Amount of Coverage A	–	–	25%	–	
	Increase in Coverage D	–	–	30% of Coverage A	–	
	Personal Property Increased Limits – Other Residences	Greater of 10% of Coverage C (Dwelling) or \$1,000	\$5,000	\$5,000	\$5,000	\$5,000
	Coverage D – Power Interruption Coverage	–	1 week	1 week	1 week	1 week
	Coverage D – Evacuation Expense Coverage	–	1 week	1 week	1 week	1 week
	Personal Property Replacement Cost	–	Yes	Yes	Yes	Yes
	Money	\$200	\$200	\$300	\$300	\$300
	Securities	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000
	Jewelry, Watches & Furs	\$1,500 (loss by theft)	\$5,000 (loss by theft, subject to \$2,500 maximum per article)	\$5,000 (loss by theft, subject to \$2,500 maximum per article)	\$5,000 (loss by theft, subject to \$2,500 maximum per article)	\$5,000 (loss by theft, subject to \$2,500 maximum per article)
	Silverware, Goldware & Pewterware	\$2,500 (loss by theft)	\$5,000 (loss by theft)	\$5,000 (loss by theft)	\$5,000 (loss by theft)	\$5,000 (loss by theft)
Business Property on Residence Premises	\$2,500	–	\$3,000	\$3,000	\$3,000	
Other Coverages 	Personal Injury Coverage	–	Yes	Yes	Yes	
	Refrigerated Products	–	\$500 (\$100 deductible)	\$500 (\$100 deductible)	\$500 (\$100 deductible)	
	Loss Assessment Coverage	\$5,000	\$5,000	\$10,000	\$10,000	
	Lock Replacement	–	\$500	\$500	\$500	
	Fire Department Service Charge	\$500	\$750	\$1,000	–	
	Theft Conviction Reward	–	\$500	\$500	\$500	
	Tree Debris Removal	\$1,000 (\$500/tree)	\$2,000 (\$500/tree)	\$2,000 (\$500/tree)	–	
	Home Systems Protection	–	\$50,000 (\$500 deductible)	\$100,000 (\$500 deductible)	\$100,000 (\$500 deductible)	
	Service Line Coverage	–	\$10,000 (\$500 deductible)	\$10,000 (\$500 deductible)	–	
	Identity Theft Expense & Resolution Services Coverage	–	\$25,000	\$25,000	\$25,000	
	Fading Deductible	–	–	Yes	–	
	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & Counterfeit Money	\$500	\$1,000	\$2,500	\$1,000	

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®