

ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE

Boosts coverage and more

Our Premier package includes all coverages offered in our standard policy and is expanded with additional coverage for Home Systems Protection, loss assessment, credit cards and jewelry:

- Home Systems Protection for large appliances, electronics and more
- Personal property replacement cost
- Personal injury
- Reward for theft conviction
- 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.



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:

- Service Line Coverage to help cover both the repair of utility lines and the damage they cause to your home when they fail
- Securities
- Credit cards
- Jewelry
- Silverware
- Firearms (theft)
- Business property

Stability Rating

UPC Insurance earned a Financial Stability Rating® of



A, Exceptional, from Demotech. 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.

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

HO3 & HO5

| COVERAGE GROUP | COVERAGE | PREMIER PLUS | PREMIER | STANDARD |
|---------------------------|--|---------------------------------------|---------------------------------------|-----------------------------|
| Coverages A-F | Additional Coverage A | 25% | None* | None* |
| | Coverage C | 75% | 50% | 50% |
| | Personal Property Replacement Cost | Yes | Yes | None* |
| | Personal Injury | Yes | Yes | None* |
| | Loss of Use from civil authority or power interruption | Up to 1 week | Up to 1 week | — |
| Other Coverages | Inflation Guard | 4% | 4% | 2% |
| | Loss Assessment | \$5,000 | \$5,000 | \$1,000 |
| | Tree Debris Removal | \$2,000 (\$500 per tree) | \$1,000 (\$500 per tree) | \$1,000 (\$500 per tree) |
| | Fire Dept. Service Charge | \$1,000 | \$750 | \$500 |
| | Refrigerated Contents | \$500 | \$500 | None* |
| | Lock Replacement | \$500 | \$250 | — |
| | Home Systems Protection | \$100,000 | \$50,000 | None* |
| | Service Line Coverage | \$10,000 | None* | None* |
| | Identity Theft | \$25,000 | None* | None* |
| | Theft Conviction Reward | \$500 | \$500 | — |
| Sublimit Increases | Money | \$300 | \$200 | \$200 |
| | Securities | \$2,000 | \$1,500 | \$1,500 |
| | Credit Card | \$2,500 | \$1,000 | \$500 |
| | Jewelry, Watches, Furs | \$5,000 (max. \$2,500 per article) | \$5,000 (max. \$2,500 per article) | \$1,500 |
| | Silverware | \$5,000 | \$5,000 | \$2,500 |
| | Firearms (for loss by theft) | \$3,000 | \$3,000 | \$2,500 |
| | Business Property on Premises | \$3,000 | \$2,500 | \$2,500 |

HO6

| COVERAGE GROUP | COVERAGE | PREMIER CONDOMINIUM | STANDARD |
|---------------------------|--|---------------------------------------|----------|
| Coverages A-F | Personal Property Replacement Cost | Yes | None* |
| | Personal Injury | Yes | None* |
| | Loss of Use from civil authority or power interruption | Up to 1 week | None* |
| | | | |
| Other Coverages | Loss Assessment | \$10,000 | \$1,000 |
| | Refrigerated Contents | \$500 | None* |
| | Lock Replacement | \$500 | None* |
| | Home Systems Protection | \$100,000 | None* |
| | Identity Theft | \$25,000 | None* |
| | Theft Conviction Reward | \$500 | None* |
| Sublimit Increases | Money | \$300 | \$200 |
| | Securities | \$2,000 | \$1,500 |
| | Credit Card | \$2,500 | \$500 |
| | Jewelry, Watches, Furs | \$5,000 (max. \$2,500 per article) | \$1,500 |
| | Silverware | \$5,000 | \$2,500 |
| | Firearms (for loss by theft) | \$3,000 | \$2,500 |
| | Business Property on Premises | \$3,000 | \$2,500 |

*Coverage can be purchased separately.

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Learn more about UPC:
upcinsurance.com



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the
Promise®