



## 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:

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

### 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
- Tenant Screening Discount
- Automatic Building Code Discount (2007 and newer)
- Discounts for theft and protective devices, such as burglar and fire alarms

### Stability Rating



UPC 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 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 Smart Enhancements

Inside and out, give your property stronger coverage:

- Comprehensive Premier Dwelling Package Endorsement
- Water Back-Up
- Home Systems Protection
- Service Line Coverage
- Limited Theft Coverage
- Personal Property Replacement Cost Coverage

Plus, UPC offers 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 PACKAGE
Coverages A-F	Additional Coverage A	-	25%
	Additional Coverage D	-	Up to one week when dwelling is untenable due to civil authority or power interruption
Other Coverage  	Ordinance or Law	10%	25%
	Loss Assessment Property Coverage	-	\$5,000 (\$250 deductible)
	Fire Dept. Service Charge	\$500	\$750
	Home Systems Protection	-	\$100,000 (\$500 deductible)
	Service Line Coverage	-	\$10,000 (\$500 deductible)
	Theft Conviction Reward	-	\$500
	Limited Theft Coverage	-	Included
	Automatic Increase in Insurance	-	4%

Coverage can be purchased separately.

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