



# GIVING NORTH CAROLINA PEACE OF MIND

By providing a financial backstop for our policyholders' most important asset — their property.



As part of our commitment to serving the distinct needs of customers in North Carolina, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

### Unique features of our HO policies include:

- Writing in all Protection Classes
- Writing home values up to \$1 million with higher limits available based on UW approval
- Coastal Wind Pool homes include a low 1% Named Storm wind deductible, including on the Outer Banks and Barrier Islands

### Discounts

- Companion policy
- Gated community
- New roof

### Coming Soon

- Launching a Dwelling Fire (DP3) product for landlords and their rentals



### DID YOU KNOW?

#### Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- UPC is the #19 writer of homeowners business nationally
- Writing in coastal states since 1999
- Entered North Carolina in 2013
- Licensed in 18 states and writing in 12 states
- Since 1900, there has never been a hurricane event or season that would have exhausted more than 55% of our reinsurance coverage

### UNDERWRITING FLEXIBILITY

Throughout our underwriting processes, we strive to make it easy to do business with us

- No age-of-home restrictions
- No distance to coast limit
- Home values up to \$1 million can be bound without prior underwriter review
- Allowing up to two claims in the past three years, subject to underwriting approval
- Writing homes with wind, including the Barrier Islands

### CLAIMS EFFICIENCY

With every claim, our goals are prompt restoration or replacement of the property and high customer satisfaction

- Claims are primarily handled by UPC associates, with every decision made by UPC claims management
- Policyholders may utilize any contractor service of their choice, or we can suggest a contractor upon request
- On average, policyholders are contacted in less than a day after filing non-catastrophic claims (UPC average is 0.7 days; industry average is 1.65 days).\*

\*10-month average from Xactanalysis ending November 9, 2018

Learn more about UPC:  
[upcinsurance.com](http://upcinsurance.com)



Keep  
the  
Promise®