

ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE Boosts Coverage A (Dwelling) 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 (Dwelling)
- 20% additional Coverage D (Loss of Use) and E (Ancillary Expenses)
- Ordinance or Law increased to 25%
- \$5,000 of Loss Assessment Coverage
- \$100,000 of Home Systems Protection Coverage
- \$10,000 of Service Line Coverage
- Theft 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 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 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

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




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)**

NOW IS THE TIME TO ENHANCE YOUR DWELLING FIRE COVERAGE

More options to help you rest easy with UPC.

Coverages A-E	Increase in Coverage A (Dwelling)	–	25%	
	Increase in Coverage D (Loss of Use) & E (Ancillary Expenses)	–	20%	
Other Coverages 	Home Systems Protection	–	\$100,000 (\$500 deductible)	
	Service Line Coverage	–	\$10,000 (\$500 deductible)	
	Loss Assessment	–	\$5,000	
	Theft Conviction Reward	–	\$500	
	Theft Coverage	–	Yes	
	Fire Department Service Charge	\$500		\$750
	Increase in Ordinance or Law Coverage	–		25%



Pay Plans and Discounts

- Paid-in-full discounts up to 14%
- Flexible pay plans up to 10 installments
- Credit card and EFT payment options
- Companion policy discounts
- Building code discounts (2007 and newer)
- Discounts for theft and protective devices, such as burglar and fire alarms

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®