

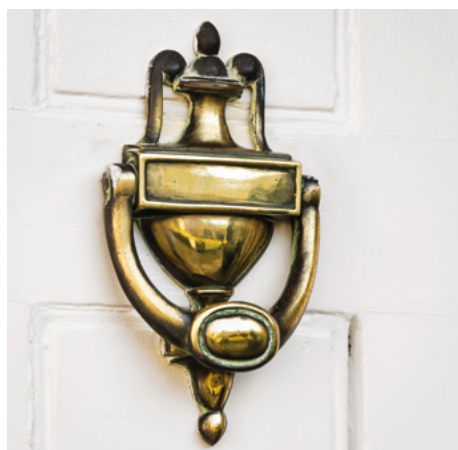


NEW JERSEY  
HOMEOWNERS & CONDO  
COVERAGE ENHANCEMENTS  
(HO3, HO4, HO5, HO6)



## ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



### PREMIER COVERAGE Boosts replacement coverage and more

Our Premier package includes all coverages offered in our standard policy and is expanded with additional coverage for loss assessment, credit cards, jewelry, and a variety of additional benefits, including coverage for:

- Personal property replacement cost
- Personal injury
- Home Systems Protection
- Identity theft expense and resolution services coverage



### PREMIER PLUS COVERAGE Enhances even more coverages

Our foremost offering, Premier Plus, includes all coverages offered in the Premier package and is expanded with additional categories and broader coverage for:

- Increased Coverage A (Dwelling)
- Increased Coverage C (Personal Property/Content)
- Refrigerated Products
- Home Systems Protection
- Service Line Coverage
- Business property on premises

### More ways to save

Policyholders may be eligible for the following discounts:

- Companion Automobile — 5%
- 50 Plus — 15%
- Companion Flood Policy — 5%
- Water Loss Prevention — 5%
- Safe Home — 15%

### 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)**



Keep  
the  
Promise®

# NOW IS THE TIME TO ENHANCE YOUR HOMEOWNERS AND CONDO COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD POLICY	PREMIER PACKAGE	PREMIER PLUS	PREMIER CONDOMINIUM
<b>Coverages A–F</b>	Increased Coverage A (Dwelling)	–	–	25%	–
	Increased Coverage C (Personal Property/Content)	–	–	70% of Coverage A (Dwelling)	–
	Coverage D (Loss of Use) Civil Authority or Power Interruption	–	1 week	1 week	1 week
	Personal Property Replacement Cost	–	Yes	Yes	Yes
	Personal Injury Liability	–	Yes	Yes	Yes
<b>Other Coverages</b> 	Loss Assessment	–	\$5,000	\$5,000	\$10,000
	Refrigerated Products	–	–	\$500 (\$100 deductible)	\$500 (\$100 deductible)
	Lock Replacement	–	\$250	\$500	\$500
	Fire Department Service Charge	\$500	\$750	\$1,000	–
	Theft Conviction Reward	–	\$500	\$500	\$500
	Tree Debris Removal	\$1,000 (\$500 per tree)	\$2,000 (\$500 per tree)	\$2,000 (\$500 per tree)	–
	Home Systems Protection	–	\$50,000 (\$500 deductible)	\$100,000 (\$500 deductible)	\$100,000 (\$500 deductible)
	Service Line Coverage	–	–	\$10,000 (\$500 deductible)	–
	Identity Theft Expense & Resolution Services Coverage	–	\$25,000	\$25,000	\$25,000
<b>Sublimit Increases</b> 	Money	\$200	–	\$300	\$300
	Securities	\$1,500	–	\$2,000	\$2,000
	Credit Card	\$500	\$1,000	\$2,500	\$2,500
	Jewelry, Watches & Furs	\$1,500	\$5,000 (loss by theft only; \$2,500 max. per item)	\$5,000 (loss by theft only; \$2,500 max. per item)	\$5,000 (loss by theft only; \$2,500 max. per item)
	Silverware, Goldware & Pewterware	\$2,500	\$5,000 (loss by theft only)	\$5,000 (loss by theft only)	\$5,000 (loss by theft only)
	Business Property on Premises	\$2,500	–	\$3,000	\$3,000

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](http://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](http://upcinsurance.com)



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