

ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE Boosts replacement coverage and more

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

- Personal property replacement cost
- Personal injury
- Home systems protection
- Refrigerated products



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:

- Securities, Credit Cards, Jewelry, Silverware, Firearms (theft), Business Property
- Service line coverage
- ID Theft Expense and Resolution coverage
- Increased loss assessment
- 25% additional Coverage A
- Increased Coverage C to 70% of Coverage A

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.

MORE THAN
\$3.1 BILLION
IN TOTAL REINSURANCE



**HERE IN YOUR
TIME OF NEED**
NEARLY \$2.5 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.

		STANDARD	PREMIER	PREMIER PLUS
Insurance To Value		-	100%	100%
Non-Weather Losses (3 yrs)		<=2	0	0
Endorsement/Form		ISO HO 00 03 05 11	UPC 611	UPC 612
COVERAGE GROUP	COVERAGE			
Coverages A-F	Additional Coverage A	-	-	25%
	Coverage C	-	-	70%
	Personal Property Replacement Cost	-	Included	Included
	Coverage D (Loss of Use) Civil Authority or Power Interruption	No	1 week	1 week
Other Coverage 	Personal Injury	-	Included (same limits as Cov. E)	Included (same limits as Cov. E)
	Home Systems Protection	-	\$50,000	\$100,000
	Inflation Guard	2%	4%	4%
	Refrigerated Contents	-	\$500	\$500
	Reward for Theft Conviction	-	\$500	\$500
	Property Damage to Property of Others	\$500	\$1,000	\$1,000
	Lock Replacement (no deductible)	-	\$250	\$500
	Loss Assessment	\$1,000	\$2,500	\$5,000
	Tree Debris Removal	\$1,000 (\$500/tree)	\$1,000 (\$500/tree)	\$2,000 (\$500/tree)
	Fire Dept. Service Charge	\$500	\$750	\$1,000
Sublimit Increases 	Money	\$200	\$200	\$300
	Securities	\$1,500	\$1,500	\$2,000
	Credit Card	\$500	\$1,000	\$2,500
	Jewelry	\$1,500	\$3,000 (\$1,500 max. per item)	\$5,000 (\$2,500 max. per item)
	Silverware	\$2,500	\$5,000	\$4,000
	Firearms (theft)	\$2,500	\$3,000	\$3,500
	Business Property on Premises	\$2,500	\$2,500	\$3,000
	Business Property off Premises	\$250	\$250	\$1,000

*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 for more information on UPC products available in your state or to locate an agent near you.

Learn more about UPC:
upcinsurance.com



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