

## DEDICATED TO KEEPING THE PROMISE

Products Designed to Protect in Your Time of Need



UPC offers smart products that work. Our suite spans a selection of customizable products designed to provide affordable options with superior protection. We listen to our agents to understand the needs of policyholders and develop products that meet those needs. Our products include:

- Homeowners insurance
- Condominium insurance
- Dwelling Fire (Rental/Landlord) insurance
- Renters (Contents) insurance
- Flood insurance
- Commercial Residential insurance

### WHY CHOOSE UPC?

UPC Insurance has been the premier provider of property insurance in catastrophe-exposed areas since 1999. We offer the strength and confidence that homeowners in catastrophe-exposed regions need. With a long track record of that strength, coupled with the care and attention of our associates and independent agents, **UPC Insurance is dedicated to Keeping the Promise to our policyholders.**

We take your peace of mind seriously by adhering to our five foundations:

1. Financial Stability
2. Products that Work
3. Superior Claims Service
4. Ease of Doing Business
5. Fair Pricing



UPC partners with qualified, professional agents as well as providing you valuable benefits, such as:

- Easy-to-file 24/7 claims reporting
- Multiple discounts available to save you money
- Flexible payment options
- Ability to make online payments
- Home self-inspections, allowing you the flexibility of completing the inspection at your convenience

### Keeping the Promise

It's more than just words. It's our commitment to our policyholders. UPC Insurance has kept these promises by helping our customers through 21 hurricanes and tropical storms. Our extensive coverage options are designed to meet all of your home and personal property needs.

TOTAL REINSURANCE  
PROTECTION  
**\$2.8 BILLION**

**HERE IN YOUR  
TIME OF NEED**  
NEARLY \$2 BILLION IN CLAIMS PAID

PUBLIC COMPANY  
LISTED ON  
NASDAQ (UIHC)

**UPC**  
INSURANCE®

Keep  
the  
Promise®

# EXPLORE YOUR COVERAGE OPTIONS WITH UPC INSURANCE.

## Homeowners Insurance HO3, HO5



Rest easy with a policy that helps cover your home inside and out. UPC Insurance has been the leading provider of homeowners insurance in catastrophe-exposed areas for nearly 20 years. UPC Insurance offers smart coverage options for personal property, personal liability, loss of use, and other structures.

## Condominium Owners Insurance HO6



Protects your personal property and covers interior walls, appliances, personal liability, loss of use, and potential assessments.

## Dwelling Fire (Rental/ Landlord) Insurance DP3



This covers properties that you own and rent to others. You can choose important coverages, including dwelling, theft, and liability. The policy can be personalized to fit your needs so you can save money by only purchasing the coverage you require.

## Renters (Contents) Insurance HO4



Rent an apartment, home, or condo with peace of mind. UPC offers personal property protection, loss of use, and personal liability coverage to the tenant occupying a home, condominium, or apartment.

## Florida Commercial Residential



We offer a suite of products designed for the unique needs of commercial residential property owners in Florida, including condominium associations, homeowners associations, and apartments.

## Flood Insurance



Every property can be at risk for a flood – America's most common disaster. UPC can help find the coverage and premium that fits your needs best with a range of options, including private flood insurance and federally-backed programs.



### Always ask about flood insurance.

Most people are unaware that their homeowners, condo, rental property, or renters insurance does not include flood coverage. In most cases, a separate flood insurance policy is required in order to be covered in the event of a flood.



UPC Insurance has earned a Financial Stability Rating® of A, *Exceptional*, from Demotech. Financial Stability Ratings (FSRs) are leading indicators of

the financial stability of Property and Casualty (P&C) insurers. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac, and the Department of Housing and Urban Development.

Contact your local agent to learn more about UPC Insurance and get a quote today. To locate a UPC agent, visit [upcinsurance.com](http://upcinsurance.com)



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