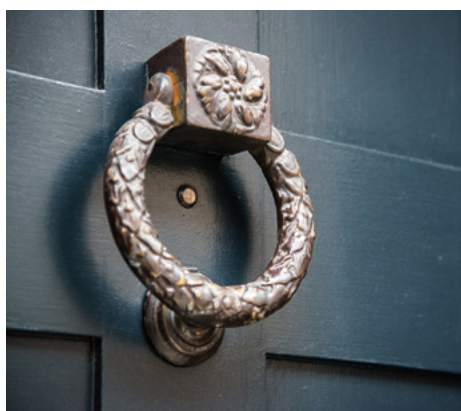




ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE

Boosts replacement coverage and more

Our Premier package includes all coverages offered in our standard package 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
- Lock replacement

More ways to save

Policyholders may be eligible for the following discounts:

- Companion Automobile — 5%
- Mature Owner — 15%
- Flood Policy — 5%
- Water Loss Prevention — 5%
- Safe Home — up to 10%



PREMIER PLUS COVERAGE

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
- Business property on premises

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 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)**

UPC
INSURANCE

Keep
the
Promise®

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

HO3 & HO5

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

HO6

| COVERAGE GROUP | COVERAGE | STANDARD | PREMIER CONDOMINIUM |
|-------------------------------|--|---------------------------------|------------------------------------|
| Coverages A-F | Personal Property Replacement Cost | - | Yes |
| | Coverage D (Loss of Use) | - | 1 week |
| | Personal Injury | - | Yes |
| Other Coverages | Refrigerated Contents | - | \$500 (\$100 deductible) |
| | Theft Conviction Reward | - | \$500 |
| | Identity Theft Expense and Resolution Services | - | \$25,000 |
| | Lock Replacement | - | \$500 |
| | Loss Assessment | \$1,000 | \$10,000 |
| Home Systems Protection | - | \$100,000 (\$500 deductible) | |
| Sublimit Increases | Money | \$200 | \$300 |
| | Securities | \$1,500 | \$2,000 |
| | Credit Card | \$500 | \$2,500 |
| | Jewelry, Watches, & Furs | \$1,500 | \$5,000 (\$2,500 max. per item) |
| | Silverware, Goldware, & Pewterware | \$2,500 | \$5,000 |
| Business Property on Premises | \$2,500 | \$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 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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