

KEEPING THE PROMISE TO SOUTH CAROLINA

By providing a financial backstop for the policyholders' most important asset — their property.



As part of our commitment to serving the unique needs of customers in South Carolina, UPC offers a variety of flexible products designed to provide affordable options with superior protection. Unique features of our homeowners policies include:

Product Highlights

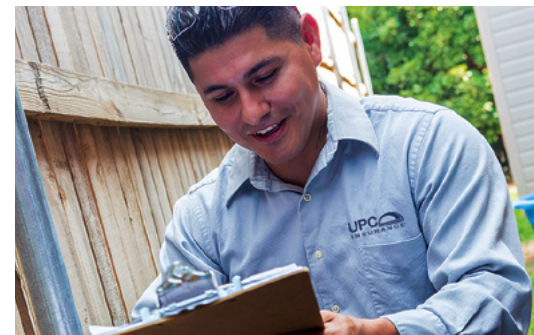
- Coverage A limits up to \$1 million (higher limits require underwriting approval) on Homeowners (HO3) products
- Options for short-term rentals and home-sharing available on Homeowners (HO3 and HO6) and Dwelling Fire (DP3)
- Water back-up limits up to \$25,000
- Secondary homes eligible for Homeowners (HO3) products without UPC requiring primary home
- Residence Held in Trust allowed on Homeowners and Condominium Owners (HO6) products

Pay Plans and Discounts

- Flexible pay plans up to 10 installments
- Credit card and electronic funds transfer (EFT) payment options
- Safe home discounts
- New home and superior construction discounts
- Discounts also available for Smart Home, Gated Community, Roof Age, and many more

Endorsements

- Special Personal Property
- Identity Theft and Personal Injury
- Home Systems Protection
- Service Line Coverage
- Home Cyber Protection
- Inland Flood



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The **18th largest writer of homeowners** business nationally
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 11 states

UNDERWRITING FLEXIBILITY

We strive to make it easy to do business with us

- No age-of-home restrictions
- Two-family owner occupied
- No mandatory hurricane deductible
- No coastal restrictions

CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to their pre-loss condition while maintaining a high level of customer satisfaction

- Reporting a claim can be done 24/7 by phone or online
- Every claims decision is made by a UPC Claims Associate
- Policyholders may utilize any contractor of their choice

Learn more about UPC:
upcinsurance.com



Keep
the
Promise®