

## ENHANCE YOUR COVERAGE TODAY

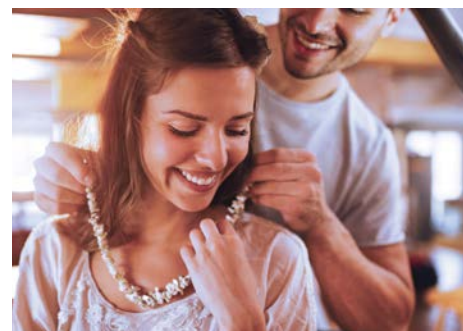
Rest easier tomorrow.



### PREMIER COVERAGE Boosts replacement coverage and more

Our Premier package includes all coverages offered in the Base 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
- Reward for theft conviction
- Lock replacement



### 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

### 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 (P&C) insurers. Demotech is a financial analysis firm serving the P&C industry.

Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and HUD.

TOTAL REINSURANCE  
PROTECTION  
**OVER \$1.5 BILLION**

**HERE IN YOUR  
TIME OF NEED**  
OVER \$1 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.

		PREMIER PLUS	PREMIER	BASE
<b>Insurance To Value</b>		100%	100%	-
<b>Coverage A Minimum</b>		\$200,000	\$200,000	\$200,000
<b>X-Cat Losses (3 yrs.)</b>		0	0	<2
<b>Endorsement/Form</b>		UPC 612	UPC 611	ISO HO 00 03 05 11
COVERAGE GROUP	COVERAGE			
<b>Coverages A-F</b>	Additional Coverage A	25%	-	-
	Coverage C	70%	-	-
	Personal Property Replacement Cost	Yes	Yes	No
	Coverage D (Loss of Use) Civil Authority or Power Interruption	1 week	1 week	No
	Personal Injury	Yes	Yes	No
<b>Other Coverage</b> 	Inflation Guard	4%	4%	-
	Refrigerated Contents	\$500	-	-
	Reward for Theft Conviction	\$500	\$500	-
	Property Damage to Property of Others	\$1,000	\$1,000	\$500
	Extended Theft Coverage when Portion of Residence Premises Rented to Others	Yes	-	-
	Lock Replacement (no deductible)	\$500	\$250	-
	Loss Assessment	\$5,000	\$2,500	\$1,000
	Total Debris Removal	\$2,000 (\$500 per tree)	-	-
	Fire Dept. Service Charge	\$1,000	\$750	\$500
<b>Sublimit Increases</b> 	Money	\$300	\$200	\$200
	Securities	\$2,000	\$1,500	\$1,500
	Credit Card	\$2,500	\$1,000	\$500
	Jewelry	\$5,000 (\$2,500 max. per item)	\$3,000 (\$1,500 max. per item)	\$1,500
	Silverware	\$4,000	\$2,500	\$2,500
	Firearms (theft)	\$3,500	\$2,500	\$2,500
	Business Property on Premises	\$3,000	\$2,500	\$2,500
	Business Property off Premises	\$1,000	\$250	\$250

Contact your agent today.

Learn more about UPC:  
[upcinsurance.com](http://upcinsurance.com)



Keep  
the  
Promise®