

## OUR PROMISE TO FLORIDA

Count on us at your time of greatest need.



UPC Insurance proudly serves the unique needs of our agent partners and their customers in Florida. UPC delivers premier products and services to homeowners across the state.

As a financially stable property and casualty insurance company, you and your policyholders can rest easy knowing that UPC will be here when you need us.

### Five Foundations of UPC Insurance

Why you can rest easy with UPC

1. Financial stability
2. Products that work
3. Superior claims service
4. Ease of doing business
5. Fair pricing

### A LINEUP OF PRODUCTS WITH SMART PROTECTION

We offer a suite of **customizable products** designed for the distinct needs of policyholders in Florida.

#### Current Products

- Homeowners insurance (HO3)
- Condominium insurance (HO6)
- Renters insurance (HO4)
- Dwelling Fire (DP3, DP1)
- Flood insurance
- Commercial Residential

#### Optional Coverage Enhancements

- Equipment Breakdown with \$500 deductible
- ID Theft with fully managed restoration
- Water back-up of sewer and drains up to \$25,000
- Premier and Premier Plus offer an additional 25% Ordinance & Law coverage
- Animal Liability coverage



#### Smart Protection: Dwelling Fire (DP3) Highlights

- Customizable rental/investor properties coverage
- Binding authority up to five properties per owner without underwriting approval
- Accepting LLC and other corporate entities with liability (premises only)

### FINANCIAL 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  
**\$2.8 BILLION**

**HERE IN YOUR  
TIME OF NEED**  
OVER \$1.5 BILLION IN CLAIMS PAID

PUBLIC COMPANY  
LISTED ON  
**NASDAQ (UIHC)**

UPC  
INSURANCE

Keep  
the  
Promise®

# KEEPING THE PROMISE IN FLORIDA

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



As part of our commitment to serving the unique needs of customers in Florida, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

## Big State. Big Appetite.

- Coverage A binding up to \$1 million without underwriting approval
- No age of home restrictions
- No coastal restrictions
- No wind restrictions where UPC is open for business
- Flexibility to tailor your coverage needs



## DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- Ranked **#38 of Fortune® magazine's 100 fastest-growing companies** in the world
- The **21st largest writer of homeowners** business nationally
- **8th largest writer of homeowners** business in Florida
- 18 years of writing in coastal states
- Licensed in 18 states and writing in 12 states



- Headquartered in St. Petersburg, Florida

## DISCOUNTS AVAILABLE

- Multi-Policy Discount — UPC Flood, UPC Dwelling Fire
- Protective devices discount
- Accredited builder discount
- Age of roof discount
- Wind mitigation discounts
- Senior/retiree discounts
- Newer home discounts

## 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 service of their choice

## UNDERWRITING FLEXIBILITY

Throughout our underwriting processes, we strive to make it easy to do business with us

- Company-paid four-point inspections
- Trampoline/pool slide liability exclusions
- Golf cart coverage
- Accepting dangerous dog breeds with animal liability exclusions

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



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the  
Promise®