

## IF IT EVER RAINS, YOUR FLOOD RISK IS REAL.

UPC Insurance offers the flood insurance program that is right for you and your home.

Every property can be at risk for a flood — America’s most common disaster. Before any dark clouds loom over you, explore how UPC Insurance, partnered with the National Flood Insurance Program (NFIP) and our private flood market, can offer a full suite of flood insurance options to all owners of eligible properties in participating communities.

### EXPLORE HOW WE KEEP THE PROMISE®

#### **NFIP Coverage** — All flood zones.

Get reliable coverage with NFIP, the national standard for flood insurance. Available for homes in participating flood communities, coverage options are available of up to \$250,000 for the structure, with universal lender acceptance.

#### **Private Flood Insurance for Customized Coverage Options**

Private flood coverage from UPC in partnership with NFS Edge can offer coverage options to better suit your needs at a lower price. These options can offer coverage for various needs, no waiting period\*; no secondary home surcharge and many other benefits.



UPC is here at  
the time of  
greatest need.

MORE THAN  
**\$3.1 BILLION**  
IN TOTAL REINSURANCE

**HERE IN YOUR  
TIME OF NEED**  
NEARLY \$2.5 BILLION IN CLAIMS PAID

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

**UPC**  
INSURANCE®

Keep  
the  
Promise®



## VALUE ADDED OPTIONS FOR PRIVATE FLOOD COVERAGE

In partnership with NFS Edge, an affiliate of Aon National Flood Services, UPC offers a variety of private flood insurance options that fit a diverse range of needs.

### **EZ Flood® Standard** — Flood Zone A.\*\*

Enjoy more coverage and convenience in high-risk areas. EZ Flood Standard offers **up to \$750,000 building and \$200,000 contents coverage** with no waiting period\*\* and no secondary home surcharge. Not available in AK, DC, HI and KY.

### **EZ Flood® Preferred** — Flood Zones B, C and X.\*\*

In lower-risk areas, EZ Flood Preferred provides affordable rates for **up to \$300,000 building and \$100,000 contents coverage**, along with options for customizable coverage limits and possibly no waiting periods. Plus, replacement costs are included for the primary residence. Receive replacement cost value for all claims, including contents.

**Excess Flood** — Great addition to add to current high-value coverage over an existing NFIP policy. Even during catastrophic flood events, get peace of mind with **up to \$5 million in coverage — building and contents combined** — for structures with replacement cost value up to \$15 million. Not available in AK, DC and KY.

\*Designed for single family residential homes — no waiting period when purchased in advance of loan closing transaction. NFS Edge Insurance Agency, Inc. is a licensed producer in all states. (TX Lic# 1339727) (CA Lic# 0E67797); Insurmark is a division of Financial & Professional Risk Solutions, Inc.  
\*\*Geographic limitations may apply.

**Contact your Agent or Broker to learn all about your flood coverage options.**

## GET TO KNOW UPC INSURANCE

We're not your average insurance company — and we're proud of it. We're the 20th largest writer of homeowners insurance nationally. We have nearly 20 years of experience writing insurance in coastal states. And we're licensed in 18 states and writing policies in 12 states.

On top of all of this, we have over \$1 billion of in-force premium, have paid over \$2 billion in claims and maintain a customer-centric, service-oriented approach in everything we do. Plus, we're publicly traded on NASDAQ: UIHC.



**New UPC Headquarters in St. Petersburg, Florida.**

### 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 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.

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

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