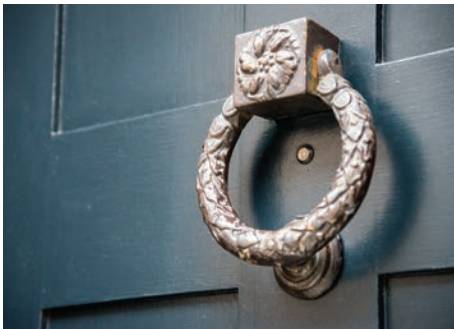




## ENHANCE YOUR COVERAGE TODAY

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
- Lock replacement



### ULTRA COVERAGE Enhances even more types of coverage

Our foremost offering, Ultra, 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



### 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%

### 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®

# NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

		ULTRA	PREMIER	BASE
	<b>Insurance To Value</b>	100%	100%	-
	<b>Coverage A Minimum</b>	\$150,000	\$150,000	\$150,000
	<b>Non-Weather Losses (3 yrs.)</b>	2	2	2
	<b>Endorsement/Form</b>	UPC 419	UPC 420	HO 00 03 10 00
<b>COVERAGE GROUP</b>	<b>COVERAGE</b>			
<b>Coverages A-F</b>	Increased Coverage C	75%	-	-
	Personal Property Replacement Cost	Yes	Yes	No
	Coverage D (Loss of Use) Civil Authority or Power Interruption	1 week	1 week	-
	Personal Liability	\$500,000	\$500,000	\$100,000
	Medical Payments to Others	\$5,000	\$5,000	\$1,000
	Personal Injury	Yes	Yes	No
	<b>Other Coverage</b> 	Refrigerated Contents	\$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	Yes	-
Lock Replacement (no deductible)		\$500	\$500	-
Loss Assessment		\$10,000	\$3,000	\$1,000
Tree Debris Removal		\$2,000 (\$500 per tree)	-	-
Special Computer Coverage		\$20,000	\$5,000	-
Backup of Sewers, Drains or Sumps		\$5,000 (\$250 deductible)	\$5,000 (\$250 deductible)	-
<b>Sublimit Increases</b> 	Money	\$500	\$500	\$200
	Securities	\$2,000	\$2,000	\$1,000
	Credit Card	\$5,000	\$5,000	\$500
	Electronic Apparatus in a Motor Vehicle	\$5,000	\$5,000	\$1,000
	Jewelry, Watches & Furs	\$10,000 (includes misplacing; \$2,500 max. per item)	\$5,000	\$1,000
	Silverware	\$5,000	\$5,000	\$2,500
	Business Property on Premises	\$10,000	\$5,000	\$2,500
	Business Property off Premises	\$1,000	\$500	\$250

Contact your agent today.

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



Keep  
the  
Promise®