

The following Terms and Conditions shall govern the use of Our Websites and by visiting and using Our Websites, You expressly agree to the terms and conditions set forth herein (“Terms and Conditions”). By visiting, submitting any information through, or receiving any information from, Our Websites, You also expressly agree to and acknowledge the Online Privacy Policy found on Our Websites, which sets forth the personal information we collect; how we use that information; how we share that information; how we protect that information; and Your choices regarding Your personal information.

## **Definitions**

“Our Websites” means [www.upcinsurance.com](http://www.upcinsurance.com), [www.interboroinsurance.com](http://www.interboroinsurance.com), [www.familysecurityinsurance.com](http://www.familysecurityinsurance.com), [www.amcoastal.com](http://www.amcoastal.com) and all other internet sites, mobile applications, or operated by UPC Insurance and its affiliates.

“UPC Insurance” or “our” or “us”, refers to United Insurance Holdings Corp. ® (NASDAQ: UIHC), the holding company for United Property & Casualty Insurance Company, Family Security Insurance Company, Inc., American Coastal Insurance Company, Inc., Interboro Insurance Company, United Insurance Management, L.C., and their affiliated or wholly-owned entities.

“You” and “Your” means each user of Our Websites.

## **General Disclosures**

**Product Availability.** UPC Insurance’s products and services are available in those states where our insurance companies are properly licensed; and through companies and individuals authorized by law to sell our products. Our Websites should not be considered an offer or solicitation to any person in any jurisdiction where such offer or solicitation is not authorized or to any person to whom it would be unlawful to make such an offer. Not all products and services described on Our Websites are available in all states. UPC Insurance reserves the right to determine eligibility for its products and services according to the laws of applicable jurisdictions.

**Tax and/or Legal Advice.** Neither UPC Insurance, nor this Our Websites, are providing You with legal and/or tax advice; and the information contained on Our Websites is for informational purposes only. Please consult Your attorney, accountant or tax advisor for such advice.

**Access.** Our Websites are for personal use. By accessing Our Websites, You represent and warrant that You shall not publish, distribute, post or transmit any material which: contains any virus, malware, adware, spyware, worm, trojan or other malicious software or component; contains advertising for any purpose; contains or constitutes any false or misleading statement; is abusive, libelous defamatory, vulgar, obscene, offensive, profane, threatening, harmful, abusive, harassing, stalking, tortious or indecent; infringes or violates any third party’s rights including, but not limited to, a third party’s trademark, copyright, or any other intellectual property right; violates any third party’s right to privacy; encourages conduct that would constitute any unlawful or illegal act; or impersonates or misrepresents Your association with any person or entity.

Access to Our Website may be interrupted, restricted, delayed or unavailable from time to time.

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**E-mail Security.** If You contact UPC Insurance by email, You should be aware that the security of Internet e-mail is uncertain. If You should send us E-mail which contains sensitive, personal, or confidential e-mail messages, You accept the risks of such uncertainty and possible lack of confidentiality over the Internet.

**Claims.** UPC Insurance policyholders may [submit a claim](#) on Our Websites. A UPC Insurance claims professional will review Your submission and start the claims process. Online submission of a claim does not bind UPC Insurance to cover any losses associated with Your claim; and UPC Insurance may require additional information regarding Your claim. These Terms and Conditions do not supersede, replace, or change any of Your policy provisions.

**Quotes.** Quotes are available [here](#); and, You can always [find a UPC Insurance agent near you](#). No insurance coverage can be bound and no changes can be made to Your policy, new or existing, unless and until You have received written confirmation from UPC Insurance or Your insurance agent. Any submission of a form via this web site acts merely as a request for information and does not constitute binding coverage. If You have any questions, please contact UPC Insurance or Your insurance agent.

## **Intellectual Property**

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## **Disclaimer of Warranty and Limitation of Liability**

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Although the information contained in or on Our Websites has been scrutinized, the use of this website shall be at Your own risk. All Content on the Our Websites is provided "as is".

We do not warrant that the functions of Our Websites will always be available, be free from errors, that any errors or defects will be corrected, or that Our Websites, or the server that makes Our Websites available, are free from computer viruses, malware, adware, spyware, worms, trojans or other malicious software or components. UPC Insurance may alter, change, suspend or discontinue any aspect of the Our Websites or any of their Content at any time. UPC Insurance may also restrict Your access to parts, or all, of Our Websites without notice or liability.

## **Miscellaneous**

**Amendments and Variation.** We may revise these Terms and Conditions and the contents of Our Websites without notice to You.

**Governing Law.** These Terms and Conditions shall in all respects be governed and construed in accordance with the laws of the state of Florida, unless otherwise specified.

**Jurisdiction and Venue.** If any claim or dispute arises under these Terms and Conditions, the exclusive jurisdiction and venue shall be with a court of competent jurisdiction in Pinellas County, Florida. You consent to the jurisdiction of such courts and agree to accept service of process issued by such courts.

**Assignment.** These Terms and Conditions shall may be assigned or transferred by UPC Insurance at any time without notice to you. You may not assign or transfer any rights, warranties or obligations set forth in these Terms and Conditions.

**Survival of Rights of Parties.** The expiration or termination of These Terms and Conditions shall not release either Party from any liability or obligation incurred under these Terms and Conditions prior to such termination or expiration. Certain provisions of these Terms and Conditions shall continue to be in effect after any termination of these Terms and Conditions including:

**Waiver/Severability.** The failure of UPC Insurance to enforce any of the provisions of these Terms and Conditions shall not be construed as a waiver of that right or any other provision or right. In the event any of the provisions of these Terms and Conditions shall be deemed invalid, these Terms and Conditions shall be construed as if such invalid provision was not herein contained.

**Third-Party Beneficiaries.** Your obligations and rights set forth in these Terms and Conditions shall inure solely to Your benefit and no person or entity shall be a third-party beneficiary of this Agreement.

**Invalidity of Terms.** The invalidity or unenforceability of any term or provision of these Terms and Conditions shall not impair or affect the other provisions hereof, which shall remain in full force and effect.

**Prior Terms and Conditions.** these Terms and Conditions rescind and supersede any and all pre-existing terms and conditions between the Parties relative to the subject matter herein.

**Headings.** The Headings of the various sections of these Terms and Conditions are not a part of the context hereof, and are inserted merely for convenience in locating the different provisions of these Terms and Conditions.

### **Information about UPC Insurance**

United Insurance Holdings Corp. is a property and casualty insurance holding company that sources, writes, and services residential and commercial property and casualty insurance policies using a network of agents and four wholly owned insurance subsidiaries.

Our primary insurance subsidiary is United Property & Casualty Insurance Company (UPC), which was formed in Florida in 1999 and has operated continuously since that time. Our other subsidiaries include:

United Insurance Management, L.C., a Florida limited liability company which acts as our managing general agent, managing substantially all aspects of UPC's business;

Skyway Claims Services, LLC, a Florida limited liability company which acts as our claims adjusting affiliate, providing services to our insurance affiliates; and

UPC Re, a Cayman Islands Reinsurer (our reinsurance affiliate), that provides a portion of the reinsurance protection purchased by our insurance affiliates.

Our Insurance affiliates include Family Security Holdings, LLC, a Delaware non-insurer which acts as the holding company for Family Security Insurance Company, Inc., a Hawaii domiciled insurer (NAIC 14432); Interboro Insurance Company, a New York domiciled insurer (NAIC 14311); and AmCo Holding Company a North Carolina non-insurer, which acts as the holding company for American Coastal Insurance Company, a Florida domiciled insurer (NAIC 12968) and BlueLine Cayman Holdings, a Cayman Islands Corporation.

We conduct our business principally through these wholly owned operating subsidiaries and collectively, including United Insurance Holdings Corp., we refer to these entities as "UPC Insurance," which is the preferred brand identification we are establishing for our Company.

UPC Insurance is primarily engaged in the homeowners' and commercial property and casualty insurance business in the United States. We currently write in Connecticut, Florida, Georgia, Hawaii, Louisiana, Massachusetts, New Jersey, New York, North Carolina, Rhode Island, South Carolina and

Texas, and we are licensed to write in Alabama, Delaware, Maryland, Mississippi, New Hampshire, and Virginia. Our target market currently consists of areas where the perceived threat of natural catastrophe has caused large national insurance carriers to reduce their concentration of policies. Additional information regarding United Insurance Holdings Corp. can be found [here](#).

### **New York Insureds – Victims of Domestic Violence**

New York Insurance Law section 2612 provides very important protections for the victims of domestic violence, which are meant to guide and enable insurers to guard against the disclosure of certain information. New York Insurance Law section 2612 specifically prohibits UPC Insurance from discriminating against domestic violence victims, denying insurance coverage, cancelling a policy, or requiring higher premiums for insurance coverage when the insured is a victim of domestic violence.

New York Insurance Law section 2612 also provides that if any person covered by an insurance policy delivers a valid order of protection against the policyholder or other person covered by the policy to UPC Insurance, then UPC Insurance is prohibited, for the duration of the order, from disclosing to the policyholder or other person the address and telephone number of the insured, or of any person or entity providing covered services to the insured. If a child is a covered person, then this right may be asserted by the child's parent or guardian.

UPC Insurance policyholders who need to request confidentiality in connection with a valid order of protection, should contact us by phone or send a copy of any valid order of protection to:

**UPC Insurance (NASDAQ: UIHC)  
800 2nd Avenue S.  
St. Petersburg, FL 33701**

**Phone: (800) 861-4370**

For additional assistance and information, please contact the New York State Domestic and Sexual Violence Hotline.

NYS Domestic and Sexual Violence Hotline: (800) 942-6906  
Spanish language: (800) 942-6908  
In NYC: (800) 621-HOPE (4673) or dial 311

TTY: (866) 604-5350