



SMART ADDITIONS TO PROTECT YOUR HOME INSIDE AND OUT.

Water, power, cable, data, gas ... today's homes are connected. Whether it's exterior underground piping or wiring, a service line failure on your premises can incur costs that are the homeowner's responsibility. With the amount of equipment found inside homes today (even outside), and the sensitive technology that drives it, breakdowns are inevitable. That's why UPC Insurance offers two smart enhancements to your policy – Service Line Coverage and Home Systems Protection.

With UPC, expect innovative protection from the unexpected.



Service Line Coverage

Did you know homeowners are responsible for the maintenance and repair of outdoor water, sewer, and other utilities running underground from the street to their homes? Most standard homeowners policies don't cover the related repair costs, which can also include excavation and outdoor property damage, but adding Service Line Coverage from UPC to your homeowners policy can help keep you covered.



Home Systems Protection

Every home depends on sophisticated equipment to keep life running comfortably. This includes everything from ovens to air conditioners, which can now be covered for mechanical and electrical breakdowns not covered in standard homeowners policies. If you're a homeowner, enhancing your policy with Home Systems Protection from UPC can help cover the costs of a breakdown.



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®

TAKE A CLOSER LOOK AT TWO WAYS TO COMPLEMENT YOUR EXISTING COVERAGE.

Service Line Coverage

Adding this coverage to your policy can give you peace of mind if service lines are damaged from a covered service line failure.



Home Systems Protection

When equipment and systems in your home are damaged from a mechanical or electrical breakdown, or even an electronic circuitry impairment loss to their microelectronics components, warranties don't always deliver. So adding Home Systems Protection to your homeowners policy is an intelligent choice.



Service lines covered:

- Communications/data/internet
- Compressed air
- Drainage/irrigation
- Electric power
- Gas/propane
- Ground-loop (geothermal)
- Steam
- Water/well/waste

Coverage helps you with:

- Repair or necessary replacement
- Loss of use
- Expediting expenses
- Excavation costs
- Outdoor property (when damage is related)
- Additional living expenses and rental value

Home Systems Protection helps to cover the failure-incurred costs of these and more:

- Clothes washers and dryers
- Computer equipment
- Dishwashers
- Electrical panels
- Electrical garage doors
- Emergency generators
- Heating and A/C systems
- Home security systems
- Lighting and home environment monitoring
- Microwaves and ovens
- Pool, spa and other exercise equipment
- Refrigerators
- Surround sound systems and TVs
- Water heaters
- Well-water pumps

Coverage helps you with:

- Repair or necessary replacement
- Additional living expenses and rental value
- Expediting expenses
- Spoilage (sublimited)

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.



UPC Insurance, St. Petersburg, Florida

GET TO KNOW UPC INSURANCE

Since 1999 in Florida, UPC has paid nearly \$2.5 billion in claims while maintaining profitability and increasing financial strength. Today we have over \$530 million of equity capital and more than \$1 billion of total in-force premiums in 12 states. We're publicly traded, listed on NASDAQ (UIHC).

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Ask your independent agent about Service Line Coverage and Home Systems Protection from UPC Insurance.

Learn more about UPC:
upcinsurance.com



*Coverage is not available in all states. SL0518