



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE Boosts replacement coverage and more

Our Premier Homeowner and Condominium packages expand our standard policy to include 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
- Identity Theft
- Home Systems Protection



More coverage. More savings.

When you purchase one of our packages, you get more types of coverage and pay less overall than if you bought coverages individually.



PREMIER PLUS Enhances even more coverages

Our foremost offering, Premier Plus, is exclusively available for our Homeowners product. It includes everything featured in our Premier package, as well as additional coverages and broader limits. Coverage highlights:

- Higher sublimits for your valuables
- 70% Coverage C (contents) included
- 25% Additional Coverage A
- \$10,000 of Service Line Coverage
- Loss Assessment increased to \$10,000

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.



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®

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

HO3 & HO5

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER	PREMIER PLUS
Coverages A-F	Additional Coverage A	–	–	25%
	Coverage C	0-75% varies based on elections	0-75% varies based on elections	70%
	Personal Property Replacement Cost	–	Yes	Yes
	Personal Injury	–	Yes	Yes
	Loss of Use from civil authority or power interruption	–	Up to 1 week	Up to 1 week
Other Coverages	Inflation Guard	2%	4%	4%
	Loss Assessment	\$1,000	\$5,000	\$10,000
	Tree Debris Removal	\$1,000 (\$500 per tree)	\$2,000 (\$500 per tree)	\$2,000 (\$500 per tree)
	Fire Dept. Service Charge	\$500	\$750	\$1,000
	Refrigerated Contents	–	–	\$500
	Lock Replacement	–	\$250	\$500
	Home Systems Protection	–	\$50,000	\$100,000
	Service Line Coverage	–	–	\$10,000
	Identity Theft	–	\$25,000	\$25,000
	Theft Conviction Reward	–	\$500	\$500
Sublimit Increases	Money	\$200	\$200	\$300
	Securities	\$1,500	\$1,500	\$2,000
	Credit Card	\$500	\$1,000	\$2,500
	Jewelry, Watches, Furs	\$1,500	\$5,000 (max. \$2,500 per article)	\$5,000 (max. \$2,500 per article)
	Silverware	\$2,500	\$2,500	\$4,000
	Firearms (for loss by theft)	\$2,500	\$2,500	\$3,500
	Business Property on Premises	\$2,500	\$2,500	\$3,000

HO6

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER CONDOMINIUM
Coverages A-F	Personal Property Replacement Cost	–	Yes
	Personal Injury	–	Yes
	Loss of Use from civil authority or power interruption	–	Up to 1 week
Other Coverages	Loss Assessment	\$1,000	\$10,000
	Refrigerated Contents	–	\$500
	Lock Replacement	–	\$500
	Home Systems Protection	–	\$100,000
	Identity Theft	–	\$25,000
	Theft Conviction Reward	–	\$500
Sublimit Increases	Money	\$200	\$300
	Securities	\$1,500	\$2,000
	Credit Card	\$1,000	\$2,500
	Jewelry, Watches, Furs	\$1,500	\$5,000 (max. \$2,500 per article)
	Silverware	\$2,500	\$5,000
	Firearms (for loss by theft)	\$2,500	\$3,000
Business Property on Premises	\$2,500	\$3,000	

Coverage can be purchased separately.

This brochure is for information purposes only, and does not constitute an offer or extension of coverage under any policy of insurance. Please review your policy for the complete terms and conditions of your coverage. Please visit upcinsurance.com for more information on UPC products available in your state or to locate an agent near you.

Learn more about UPC:
upcinsurance.com



Keep
the
Promise®