

ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



PREMIER COVERAGE

Boosts replacement coverage and more

Our Premier package includes all coverages offered in our standard policy and is expanded with additional coverage for loss assessment, credit cards, jewelry, and a variety of additional benefits, including coverage for:

- Personal property replacement cost
- Personal injury
- Lock replacement
- Back-up of sewers, drains or sumps up to \$5,000



ULTRA COVERAGE

Enhances even more coverages

Our foremost offering, Ultra, includes all coverages offered in the Premier package and is expanded with additional 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%
- Companion Flood Policy — 5%
- Water Loss Prevention — 5%
- Safe Home — 15%

STABILITY RATINGS

UPC Insurance has sustained a **Financial Stability Rating® of A, Exceptional, from Demotech**



since 1999. 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 has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency**. This assessment measures both UPC's finances and our overall strategic vision for serving our policyholders and agents.

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.

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER	ULTRA
Coverages A-F	Increased Coverage C	-	-	75%
	Personal Property Replacement Cost	No	Yes	Yes
	Coverage D (Loss of Use) Civil Authority or Power Interruption	-	1 week	1 week
	Personal Liability	\$100,000	\$500,000	\$500,000
	Medical Payments to Others	\$1,000	\$5,000	\$5,000
	Personal Injury	No	Yes	Yes
Other Coverage 	Refrigerated Contents	-	\$500	\$500
	Property Damage to Property of Others	\$500	\$1,000	\$1,000
	Extended Theft Coverage when Portion of Residence Premises Rented to Others	-	Yes	Yes
	Lock Replacement (no deductible)	-	\$500	\$500
	Loss Assessment	\$1,000	\$3,000	\$10,000
	Tree Debris Removal	-	-	\$2,000 (\$500 per tree)
	Special Computer Coverage	-	\$5,000	\$20,000
	Backup of Sewers, Drains or Sumps	-	\$5,000 (\$250 deductible)	\$5,000 (\$250 deductible)
Sublimit Increases 	Money	\$200	\$500	\$500
	Securities	\$1,000	\$2,000	\$2,000
	Credit Card	\$500	\$5,000	\$5,000
	Electronic Apparatus in a Motor Vehicle	\$1,000	\$5,000	\$5,000
	Jewelry, Watches, & Furs	\$1,000 (includes misplacing; \$2,500 max. per item)	\$5,000 (includes misplacing; \$2,500 max. per item)	\$10,000 (includes misplacing; \$2,500 max. per item)
	Silverware	\$2,500	\$5,000	\$2,000
	Business Property on Premises	\$2,500	\$5,000	\$10,000
	Business Property off Premises	\$250	\$500	\$1,000

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.

For more information:
upcinsurance.com
 800-861-4370



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