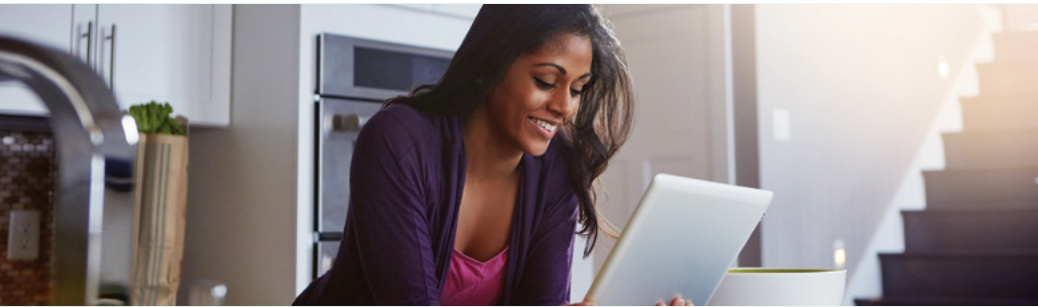


GIVING HAWAII PEACE OF MIND

By providing a financial backstop for the policyholders' most important asset — their property.



As part of our commitment to serving the unique needs of customers in Hawaii, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

Hawaii Product Highlights

- Hurricane Deductible based on Coverage A instead of Total Insured Value (TIV)
- High Value Home accepted with Underwriting Approvals
- Secondary and Seasonal properties
- Options for Duplex Rented to Others and Other Structures Rented to Others
- Up to four units if owner occupied
- No coastal restrictions

More ways to save

- Utility Updates – up to 17%
- Bundle Combination – up to 11%
- Hip Roof – 8%
- Protective Devices Credit – up to 13%
- New Home Purchase – 5%
- Retiree – 5%
- Solar Power System – 3%
- Wind Mitigation – up to 40%

Endorsements

- Flexible package endorsements – SafeGuard and SafeGuard Plus
- Equipment Breakdown
- Identity Theft
- Additional Amount of Coverage A
- Water Backup
- Personal Property Replacement Cost
- Animal Liability Buyback



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The 19th largest writer of homeowners business nationally
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 12 states

UNDERWRITING FLEXIBILITY

Throughout our underwriting processes, we strive to make it easy to do business with us

- No age-of-home restrictions
- No distance to coast limit
- Windstorm deductible options
- Most roof types accepted (age restrictions may apply)

CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to the pre-loss condition while maintaining a high level of customer satisfaction

- Reporting a claim can be done 24/7 by phone or online
- Every claims decision is made by a UPC Claims Associate
- Policyholders may utilize any contractor service of their choice

Learn more about UPC:
upcinsurance.com



Keep
the
Promise®