

KEEPING THE PROMISE IN MASSACHUSETTS

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 Massachusetts, UPC offers a variety of flexible products designed to provide affordable options with superior protection. Unique features of our homeowners policies include:

Homeowners Product Highlights

- Coverage limits up to \$1 million without underwriting approval
- No mandatory hurricane deductible
- No coastal restrictions
- Some condo rental occupancy permitted
- Water backup up to \$5,000

Pay Plans and Discounts

- Safe home discounts
- Flexible pay plans up to 11 installments
- Companion policy discounts
- New home and superior construction discounts
- Credit card and EFT payment options

Endorsements

- Flexible package endorsements – Premier and Premier Plus (HO3 and HO5), Premier Condominium (HO6), and Premier Dwelling (DP3)
- Scheduled personal property
- Identity theft expense and resolution services
- Home Systems Protection
- Service Line Coverage



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

We strive to make it easy to do business with us

- No age-of-home restrictions
- Two-family owner occupied
- Hurricane deductible options
- Over \$1 million coverage limits with underwriting approval

CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to their 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 of their choice

Learn more about UPC:
upcinsurance.com



Keep
the
Promise®