

## ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



### PREMIER COVERAGE Boosts replacement coverage and more

Our Premier package includes all coverages offered in the Standard policy and is expanded with additional coverage for loss assessment, identity theft, and a variety of new benefits, including coverage for:

- Personal property replacement cost
- Personal injury
- Lock replacement

### More ways to save

Policyholders may be eligible for the following discounts:

- Companion Automobile — 5%
- Mature Owner — 15%
- Flood Policy — 5%
- Water Loss Prevention — 5%
- Safe Home — up to 10%



### PREMIER PLUS COVERAGE Enhances even more types of coverage

Our foremost offering, Premier Plus, includes all coverages offered in the Premier package and is expanded with new categories and broader coverage for:

- Securities
- Credit cards
- Jewelry
- Silverware
- Business property on premises

## 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.

HO3 &  
HO5

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER	PREMIER PLUS
<b>Coverages A-F</b>	Increased Coverage C	-	-	70%
	Personal Property Replacement Cost	-	Yes	Yes
	Coverage D (Loss of Use) Civil Authority or Power Interruption	-	+1 week	+1 week
	Additional Coverage A	-	-	25%
	Personal Injury	-	Yes	Yes
<b>Other Coverages</b>	Refrigerated Contents	-	-	\$500 (\$100 deductible)
	Theft Conviction Reward	-	\$500	\$500
	Identity Theft Expense and Resolution Services Coverage	-	\$25,000	\$25,000
	Lock Replacement	-	\$250	\$500
	Loss Assessment	\$1,000	\$5,000	\$10,000
	Tree Debris Removal	-	\$2,000 (\$500 per tree)	\$2,000 (\$500 per tree)
	Home Systems Protection	-	\$50,000 (\$500 deductible)	\$100,000 (\$500 deductible)
	Service Line Coverage	-	-	\$10,000 (\$500 deductible)
<b>Sublimit Increases</b>	Money	\$200	-	\$300
	Securities	\$1,500	-	\$2,000
	Credit Card	\$500	\$1,000	\$2,500
	Fire Department Service Charge	\$500	\$750	\$1,000
	Jewelry, Watches, & Furs	\$1,500	\$5,000 (\$2,500 max. per item)	\$5,000 (\$2,500 max. per item)
	Silverware, Goldware, & Pewterware	\$2,500	\$5,000	\$5,000
	Business Property on Premise	\$2,500	-	\$3,000

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER CONDOMINIUM
<b>Coverages A-F</b>	Personal Property Replacement Cost	-	Yes
	Coverage D (Loss of Use)	-	+1 week
	Personal Injury	-	Yes
<b>Other Coverages</b>	Refrigerated Contents	-	\$500 (\$100 deductible)
	Home Systems Protection	-	\$100,000 (\$500 deductible)
	Loss Assessment	\$1,000	\$10,000
	Theft Conviction Reward	-	\$500
	Fire Department Service Charge	\$500	-
	Identity Theft Expense and Resolution Services Coverage	-	\$25,000
Lock Replacement	-	\$500	
<b>Sublimit Increases</b>	Money	\$200	\$300
	Securities	\$1,500	\$2,000
	Credit Card	\$500	\$2,500
	Jewelry, Watches & Furs	\$1,500	\$5,000 (\$2,500 max. per item)
	Silverware, Goldware, & Pewterware	\$2,500	\$5,000
	Business Property on Premise	\$2,500	\$3,000

## Contact your agent today.

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](http://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](http://upcinsurance.com)



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