

## SPECIALIZING IN FLORIDA APARTMENTS

Count on us at your time of greatest need.



Journey Insurance is a UPC company. We proudly serve our commercial agency partners and their customers in Florida with our premier product and services. Plus, we are an admitted A.M. Best A- rated company.

With our partners, we bring a commercial residential product to the Florida marketplace. Together, we work with top commercial agents to provide leading products and placement capacity by proven, experienced specialists.

### A.M. BEST RATED

A.M. Best has recognized our excellent financial strength and strong operating performance and has awarded Journey Insurance with an **A- (Excellent) financial rating**, which is only assigned to companies with an excellent ability to meet their ongoing obligations to policyholders.

A.M. Best Company is a worldwide insurance-rating and information agency that issues in-depth reports and financial strength ratings about insurance organizations.



### OUR PRODUCT OFFERS SMART PROTECTION

Our **customizable product** is designed for the unique needs of commercial residential property owners in Florida.

#### Current Class of Business

- Apartments

#### Key Coverages

- Agreed Value
- Business Income
- Equipment Breakdown
- Increased Building Ordinance or Law





## UNDERWRITING FLEXIBILITY

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

- "Class A" apartments, 1970 and newer
- Total insured value (TIV) target \$5 to \$50 million
- Multiple deductible options for all other perils (AOP), wind, and sinkhole
- Better roofs (2004 or newer)
- Best-in-class updates

### Coverage Extensions

- Wind Driven Precipitation (\$250,000)
- Backup of Sewers and Drains (\$150,000)
- Fungus, Wet Rot, Dry Rot, and Bacteria (\$50,000)
- Pollutant Clean-Up and Removal (\$150,000)
- Outdoor Property (\$100,000)
- Accounts Receivable (\$500,000)

## COMMERCIAL RESIDENTIAL CLAIMS EFFICIENCY

With every claim, our goals are prompt restoration of property and high customer satisfaction:

- Claims are primarily handled by UPC associates, with every decision made by UPC claims management
- Policyholders may utilize any contractor service of their choice
- Reporting a claim can be done online 24/7 at [www.amcoastal.com/claims/report-a-claim](http://www.amcoastal.com/claims/report-a-claim)



## DID YOU KNOW?

Quick facts about UPC Insurance:

- Publicly traded company on NASDAQ (UIHC)
- UPC is the **#18 writer of homeowners business nationally**
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 12 states



## OUR VISION

To be the premier provider of property insurance in catastrophe-exposed areas.

### Our Five Foundations

1. Financial stability
2. Products that work
3. Superior claims service
4. Ease of doing business
5. Fair pricing

For more information visit [upcinsurance.com/journey](http://upcinsurance.com/journey)