



## ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



### PREMIER COVERAGE Boosts 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 new benefits, including coverage for:

- Home Systems Protection
- Personal property replacement cost
- Personal injury
- Reward for theft conviction
- Lock replacement



### More coverage. More savings.

When you purchase one of our packages, you get more types of coverage and pay less overall than if you bought coverages individually.



### PREMIER PLUS 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:

- Service Line Coverage
- Securities
- Credit cards
- Jewelry
- Silverware
- Firearms (theft)
- Business property
- Identity theft

### Stability Rating

UPC Insurance earned a Financial Stability Rating® of **A, Exceptional**, from Demotech. 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>	Additional Coverage A	–	–	25%
	Coverage C	50%	50%	75%
	Personal Property Replacement Cost	–	Yes	Yes
	Personal Injury	–	Yes	Yes
	Loss of Use from civil authority or power interruption	–	Up to 1 week	Up to 1 week
<b>Other Coverages</b>	Inflation Guard	2%	4%	4%
	Loss Assessment	\$1,000	\$2,500	\$5,000
	Tree Debris Removal	\$1,000 (\$500 per tree)	\$1,000 (\$500 per tree)	\$2,000 (\$500 per tree)
	Fire Dept. Service Charge	\$500	\$750	\$1,000
	Refrigerated Contents	–	\$500	\$500
	Lock Replacement	–	\$250	\$500
	Home Systems Protection	–	\$50,000	\$100,000
	Service Line Coverage	–	–	\$10,000
	Identity Theft	–	–	\$25,000
	Theft Conviction Reward	–	\$500	\$500
<b>Sublimit Increases</b>	Money	\$200	\$200	\$300
	Securities	\$1,500	\$1,500	\$2,000
	Credit Card	\$500	\$1,000	\$2,500
	Jewelry, Watches, Furs	\$1,500	\$3,000 (max. \$2,500 per article)	\$5,000 (max. \$2,500 per article)
	Silverware	\$2,500	\$2,500	\$4,000
	Firearms (for loss by theft)	\$2,500	\$5,000	\$7,500
	Business Property on Premises	\$2,500	\$2,500	\$3,000

## HO6

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER CONDOMINIUM
<b>Coverages A-F</b>	Personal Property Replacement Cost	–	Yes
	Personal Injury	–	Yes
	Loss of Use from civil authority or power interruption	–	Up to 1 week
<b>Other Coverages</b>	Loss Assessment	\$1,000	\$10,000
	Refrigerated Contents	–	\$500
	Lock Replacement	–	\$500
	Home Systems Protection	–	\$100,000
	Identity Theft	–	\$25,000
	Theft Conviction Reward	–	\$500
<b>Sublimit Increases</b>	Money	\$200	\$300
	Securities	\$1,500	\$2,000
	Credit Card	\$500	\$2,500
	Jewelry, Watches, Furs	\$1,000	\$5,000 (max. \$2,500 per article)
	Silverware	\$2,500	\$5,000
	Firearms (for loss by theft)	\$2,500	\$5,000
	Business Property on Premises	\$2,500	\$3,000

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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the  
Promise®