



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 offers additional coverage for Home Systems Protection, loss assessment, credit cards, and jewelry:

- Home Systems Protection for large appliances, electronics, and more
- Personal property replacement cost
- Personal injury
- Lock replacement
- Loss assessment coverage increased to \$10,000
- Identity theft coverage

More ways to save

Policyholders may be eligible for the following discounts:

- Smart Home Water Protection – up to 5%
- Protective Devices – up to 5%
- Senior Retiree – up to 5%
- Multi-policy for DP3 and Flood – up to 5%



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.

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 COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER
Coverages C, D	Coverage C	Actual Cash Value	Replacement Cost
	Coverage D	-	Up to one additional week when dwelling is untenable due to civil authority and up to one week when dwelling is untenable due to power interruption
	Personal Injury Liability	-	Personal Injury Liability
Other Coverage 	Loss Assessment	\$2,000	\$10,000
	Refrigerated Products	-	\$500 Per Occurrence
	Lock Replacement (Keys lost/stolen)	-	\$500 Per Occurrence
	Reward for insured who provides information leading to theft conviction from a covered loss	-	\$500
	Identity Theft Expense and Resolution Services	-	\$25,000
	Home System Protection Coverage	-	\$100,000
Sublimit Increases 	Money	\$200	\$500
	Securities	\$1,500	\$2,000
	Credit Cards, Fund Transfer Cards, Forgery	\$1,000	\$5,000
	Jewelry, Watches, & Furs Increased, subject to a maximum \$2,500 per article, for loss by theft	\$1,500	\$5,000
	Silverware, Goldware, & Pewterware, for loss by theft	\$2,500	\$5,000
	Theft of Firearms	\$2,500	\$3,000
	Business Property on Premises	\$2,500	\$10,000

*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 for more information on UPC products available in your state or to locate an agent near you.

Learn more about UPC:
upcinsurance.com



Keep
the
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