



STAY PREPARED FOR CYBER THREATS.

From smart home systems with connected appliances to smartwatches and security systems, today's homes are more connected to the internet than ever. And the more you rely on this type of technology, the more important it becomes to protect your privacy and secure your home from threats. That's why UPC Insurance offers a comprehensive Home Cyber Protection coverage.



Top reasons to add Home Cyber Protection.

1. Home Cyber Protection fills significant coverage gaps for cyber exposures found in standard homeowners policies.
2. Homeowners are still not very adept at updating their home security technology and remain vulnerable.
3. Hackers are seeking easier targets than businesses — vulnerable homeowners and their families — because they often lack the expertise and emergency funds to identify and address cyber issues on their own.
4. Research indicates that a large portion of consumers have already been victims of cybercrime.
5. Connected home technology and social media usage has increased access points for hackers to infiltrate your home.
6. Cybercrimes often lead to identity theft.

MORE THAN
\$3.2 BILLION
IN TOTAL REINSURANCE

**HERE IN YOUR
TIME OF NEED**
NEARLY \$3.4 BILLION IN CLAIMS PAID

PUBLIC COMPANY
**LISTED ON
NASDAQ (UIHC)**

UPC
INSURANCE® | Keep
the
Promise®

A SMART WAY TO COMPLEMENT YOUR HOMEOWNERS COVERAGE.

Home Cyber Protection from UPC Insurance covers you against a variety of cyber events. Whether it's an attack on your home computer, a connected device or other intrusion, you will have the full power of an industry leader on your side.

1. Cyber Attack Coverage

Covers the cost of restoring data and systems following a malware attack or unauthorized access of use on traditional computer devices or connected home devices.

2. Cyber Extortion Coverage

Pays for professional assistance and pre-approved payments in response to a demand for money coupled with a threat to damage, disable, deny access to or disseminate content from, or offer to restore access or functionality in connection with an attack, on your device, system, or data.

3. Online Fraud Coverage

Pays for the amount fraudulently taken following a covered event.



What is covered in a connected home?

As connected homes become more common, so does the need for Home Cyber Protection. If you own any of these devices and keep them connected to the internet, consider the Home Cyber Protection endorsement from UPC:

- Appliances such as dishwashers, refrigerators, or washers
- Baby and pet monitors
- Climate control devices
- Doors and garage door openers
- Entertainment systems
- Lighting and window treatments
- Security systems
- Smartwatches
- Solar panels
- Virtual assistants
- Watering irrigation systems
- Smoke and carbon monoxide detectors



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 also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency**. This assessment measures both UPC's finances and overall strategic vision for serving our policyholders and agents.

GET TO KNOW UPC INSURANCE

Since 1999 in Florida, UPC has paid nearly \$3.4 billion in claims while maintaining profitability and increasing financial strength. Today we have over \$530 million of equity capital and more than \$1 billion of total in-force premiums in 12 states. We're publicly traded, listed on NASDAQ (UIHC).

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Learn more about UPC:
upcinsurance.com

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