

SPECIALIZING IN APARTMENTS AND CONDOMINIUM ASSOCIATIONS IN TEXAS AND SOUTH CAROLINA

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 with our premier product and services. Plus, we are an admitted AM Best A- rated company.

We partner with ICAT to bring our commercial residential product to Texas and South Carolina. ICAT works with top commercial agents and brokers to provide leading products and placement capacity by proven, experienced specialists.



AM BEST RATED

AM 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.

AM 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 Texas and South Carolina.

Current Class of Business

- Apartments and Condominium Associations

Key Coverages

- Agreed Value - Waived Coinsurance
- Business Income with Extra Expense
- Equipment Breakdown
- Increased Building Ordinance or Law
- Earthquake and Terrorism



HERE IN YOUR
TIME OF NEED

PUBLIC COMPANY
LISTED ON NASDAQ (UIHC)

UNDERWRITTEN BY
ICAT A VICTOR COMPANY

JOURNEY
INSURANCE
A UPC Insurance Company



UNDERWRITING FLEXIBILITY

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

- Wood Frame eligible to the coastline
- Total insured value (TIV) target \$5 to \$50 million
- Multiple deductible options for all other perils (AOP) and Named Storm wind including calendar year deductibles

Coverage Extensions

- Wind Driven Rain (Up to \$1M)
- Backup of Sewers and Drains (\$50,000)
- Fungus, Wet Rot, Dry Rot, and Bacteria (\$25,000)
- Pollutant Clean-Up and Removal (\$25,000)
- Trees-Shrubs (\$25,000)
- Accounts Receivable (\$100,000)
- Property Within Condo Units (All-In Endorsement)
- Enhanced Replacement Cost

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.upcinsurance.com/claims



DID YOU KNOW?

Quick facts about UPC Insurance:

- Publicly traded company on NASDAQ (UIHC)
- UPC is the **18th largest writer of homeowners insurance nationally**
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 11 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 customer experience
4. Ease of doing business
5. Fair pricing

More Information
Contact your UPC Territory Sales Manager

JOURNEYSM
INSURANCE
A UPC Insurance Company