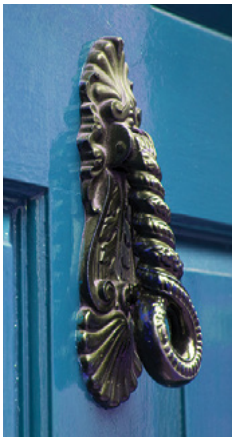




## ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



### PREMIER COVERAGE

#### Boosts coverage and more

Our Premier package includes all coverages offered in our standard policy and is expanded with increased limits for: silverware, goldware, and pewterware; credit cards, forgery, theft of jewelry, watches, furs, and firearms; and fire department charge. Additional coverage for:

- Home Systems Protection for large appliances, electronics, and more
- Personal Injury Liability
- Reward for Theft Conviction
- Lock Replacement
- Personal Property Replacement Cost



#### 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 with even higher increased limits on common schedule items and is expanded with additional coverage for:

- 25% Additional Coverage A
- Service Line Coverage to help cover both the repair of utility lines and the damage they cause to your home when they fail
- Identity Theft and Resolution
- Increased Coverage C to 75% of Coverage A



- Tree Debris Removal increased limits
- Business Property on Premises increased limit

### 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.

## NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER	PREMIER PLUS
<b>Coverages A-F</b>	Additional Coverage A	None*	None*	25%
	Coverage C**	50%	75%	75%
	Personal Property Replacement Cost	None*	Yes	Yes
	Personal Injury Liability	None*	Yes	Yes
	Loss of Use from civil authority or power interruption	—	Up to 1 week	Up to 1 week
<b>Other Coverages</b>	Loss Assessment	\$1,000	\$5,000	\$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	None*	\$500	\$500
	Lock Replacement	—	\$250	\$500
	Home Systems Protection	None*	\$50,000	\$100,000
	Service Line Coverage	None*	None*	\$10,000
	Identity Theft	None*	None*	\$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	\$5,000 (max. \$2,500 per article)	\$5,000 (max. \$2,500 per article)
	Silverware	\$2,500	\$5,000	\$5,000
	Firearms (for loss by theft)	\$2,500	\$3,000	\$3,000
	Business Property on Premises	\$2,500	\$2,500	\$3,000

\*Coverage can be purchased separately.

\*\*Other limits are available by endorsement.

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®