



SOUTH CAROLINA
HO3 & HO5
COVERAGE
ENHANCEMENTS



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.

South Carolina homeowners policies from UPC provide a financial backstop for our policyholders' most important assets – their property. As part of our commitment to serving the unique needs of policyholders in South Carolina, we offer flexible and affordable products with superior protection. When you purchase our Premier package, you get more types of coverage and pay less overall than if you bought the coverages individually.



PREMIER COVERAGE

Boosts replacement coverage and more

Our Premier package includes all coverages offered in the Standard policy and is expanded with additional coverage for loss assessment, identity theft, and a variety of new benefits, including coverage for:

- Personal property replacement cost
- Lock replacement
- Additional 25% for Coverage A
- Water backup and sump discharge up to \$5,000

More ways to save

Policyholders may be eligible for the following discounts:

- New Home
- Mature Owner
- Non-Smoker

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.



MORE THAN
\$3.3 BILLION
IN TOTAL REINSURANCE

**HERE IN YOUR
TIME OF NEED**
NEARLY \$4.5 BILLION IN CLAIMS PAID

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



Keep
the
Promise®

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD POLICY	PREMIER PACKAGE
Coverages A-F	Additional Coverage A	–	25%
	Coverage C	60%	75%
	Waiver of Deductible on Losses Exceeding 50% of Coverage A <small>(not applicable to earthquake or wind/hail perils when a percentage deductible applies)</small>	–	Included
	Personal Property Replacement Cost	Yes	Yes
Other Coverages 	Loss Assessment	\$1,000	\$2,500
	Tree Debris Removal	\$1,000 <small>(\$500 per tree)</small>	\$1,500 <small>(\$500 per tree)</small>
	Fire Department Service Charge	\$500	\$1,000
	Water Back-up and Sump Discharge	–	\$5,000
	Refrigerated Contents	–	\$500
	Extra Expense – Mortgage Refinancing	–	Included
	Lock Replacement	–	\$500
	Garage Door Opener	–	\$250
	Identity Theft	–	\$15,000
	Theft Conviction Reward	–	\$1,000
Sublimit Increases 	Money, Bank Notes, Bullion, Gold	\$200	\$500
	Theft Coverage on Jewelry, Watches, Silver, and Fur	\$1,500	\$2,500

Contact your agent today.

*Coverage can be purchased separately.

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