

ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.

PREMIER COVERAGE **Boosts Coverage A and more**

Our Premier Dwelling Fire package includes all coverages offered in the Standard policy and is expanded with a variety of new benefits, including:

- 25% additional Coverage A
- Ordinance or Law increased to 25% of Coverage A
- \$5,000 of Loss Assessment Property Coverage
- \$100,000 of Home Systems Protection Coverage



- \$10,000 of Service Line Coverage
- Limited Personal Property Theft Coverage
- Loss of Use for civil authority or power interruption — 7 days
- \$500 Theft Conviction Reward
- \$750 Fire Department Service Charge increased limit

More coverage. More savings. When you purchase our package, you get more types of coverage and pay less overall than if you bought coverages individually.

Choose from a Variety of **Smart Enhancements**

Inside and out, give your property stronger coverage:

- Comprehensive Premier Dwelling Package Endorsement
- Water Back-Up
- Home Systems Protection
- Service Line Coverage
- Limited Theft Coverage

Plus, UPC offers options for short-term rentals and daily rentals.



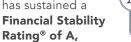
Pay Plans and Discounts

- Paid-in-full discounts up to 13.9%
- Flexible pay plans up to 11 installments
- Credit card and EFT payment options
- Tenant Screening Discount
- Automatic Building Code Discount (2007 and newer)
- Discounts for theft and protective devices, such as burglar and fire alarms

STABILITY RATINGS

UPC Insurance has sustained a **Financial Stability**

Urban Development.





Exceptional

Financial Stability Rating®

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.

recognized by Fannie Mae, Freddie Mac

and the Department of Housing and

PUBLIC COMPANY **LISTED ON** NASDAQ (UIHC) SERVING CATASTROPHE-**EXPOSED AREAS**

SINCE 1999

HERE IN YOUR TIME OF NEED \$3.8 BILLION IN CLAIMS PAID



NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD	PREMIER DWELLING
Coverages A-F	Additional Coverage A	-	25%
	Loss of Use from Civil Authority*	2 weeks limited cause of loss	Standard + first week extended cause of loss
	Power Interruption*	-	1 week
Other Coverages	Ordinance or Law	10%	25%
	Loss Assessment Property Coverage	-	\$5,000 (\$250 deductible)
	Fire Department Service Charge	\$500	\$750
	Home Systems Protection	-	\$100,000 (\$500 deductible)
	Service Line Coverage	-	\$100,000 (\$500 deductible)
	Theft Conviction Reward	-	\$500
	Limited Personal Property Theft Coverage	_	Included

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.





^{*}With a 48 hour wait period.