

OUR PROMISE TO NEW YORK

Count on us at your time of greatest need.



UPC Insurance proudly serves our broker partners and their customers in New York. UPC delivers premier products and services to homeowners across the state.

As a financially stable homeowners insurance company, you and your policyholders can rest easy knowing that UPC will be here when you need us.

Five Foundations of UPC Insurance

Why you can rest easy with UPC

1. Financial stability
2. Products that work
3. Superior claims service
4. Ease of doing business
5. Fair pricing

A LINEUP OF PRODUCTS WITH SMART PROTECTION

We offer a suite of **customizable products** designed for the unique needs of policyholders in New York.

Current Products

- Homeowners insurance (HO3, HO5)
- Flood insurance

Future Products

We look forward to serving you with more innovative products:

- Condominium and Co-op insurance (HO6)
- Dwelling Fire (DP3)
- Renters insurance (HO4)



STABILITY RATING

UPC Insurance earned a Financial Stability Rating® of A, *Exceptional*, from Demotech. FSRs are a leading indicator of the financial stability of Property and Casualty (P&C) insurers. Demotech is a financial analysis firm serving the P&C industry.



Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and HUD.

TOTAL REINSURANCE
PROTECTION
OVER \$1.5 BILLION

**HERE IN YOUR
TIME OF NEED**
OVER \$1.5 BILLION IN CLAIMS PAID

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

UPC
INSURANCE

Keep
the
Promise®

GIVING NEW YORK PEACE OF MIND

By providing a financial backstop for the policyholders' most important asset — their property.



As part of our commitment to serving the unique needs of customers in New York, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

New Homeowners Product Highlights

- Coverage limits up to \$2 million (greater than \$1.5 million requires underwriting approval)
- No mandatory windstorm deductible
- No coastal restrictions
- Water back-up up to \$25,000

Pay Plans and Discounts

- Paid-in-full discounts
- Flexible pay plans up to 10 installments
- Companion policy and renovation discounts
- Credit card and EFT payment options

Endorsements

- Flexible package endorsements — Premier and Premier Plus
- Animal liability buyback
- Equipment breakdown
- Identity theft



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The #22 writer of homeowners business nationally
- *Fortune*® magazine's 38th fastest-growing company in the world
- 18 years of writing in coastal states
- Licensed in 18 states and writing in 12 states
- In 2016, UPC acquired Interboro Insurance
- Interboro has served the NY market for more than 100 years

UNDERWRITING FLEXIBILITY

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

- No age-of-home restrictions
- No distance to coast limit
- Windstorm deductible options
- Residences held in trust

CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to their pre-loss condition while maintaining a high level of customer satisfaction

- Reporting a claim can be done 24/7 by phone or online
- Every claims decision is made by a UPC Claims Associate
- Policyholders may utilize any contractor service of their choice

Learn more about UPC:
upcinsurance.com



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the
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