



UMIALIK
INSURANCE COMPANY
Peace of mind. Made in Alaska.®

Dwelling Property Insurance

Featured Benefits

- **Penalty-Free Promise^{®*}**
At Umialik, you can be sure your policy premium won't be surcharged as the result of a claim.
- **Top-Rated Claim Service**
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Other Structures**
Other structures such as garages and sheds are automatically covered for up to 10% of the dwelling limit.
- **Loss of Rent for Rental Properties**
The policy includes 20% of the dwelling limit to reimburse you if your tenant must move out of the dwelling due to a covered loss.
- **Multi-Family Dwellings**
Coverage is available for one-, two-, three-, and four-family dwellings.

** "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*



For more reasons why you'll be glad you chose Umialik, visit us online at www.umialik.com.

The preferred solution for your **rental** or **seasonal property** needs!

ADDITIONAL BENEFITS

- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Umialik personal insurance policy.
- **Customizable Coverage**
Our Dwelling Property program offers a broad list of optional coverages to fit your unique protection needs.
- **Homes Under Construction**
Umialik will consider homes that are under construction as part of the Dwelling Property program.
- **Multi-Policy Discount**
The Multi-Policy Discount is available for owner-occupied dwellings when you also have a Personal Auto policy with Umialik.

Please review your policy form for complete information about coverage and exclusions that apply.

QUICK FACTS ABOUT UMIALIK

- Founded in Anchorage, Alaska in 1981
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

CUSTOMIZE YOUR POLICY

Umialik provides flexibility that policyholders appreciate when selecting options to meet their unique needs, including:

- **Additional Coverage Offerings**
You can choose to add a wide variety of coverage options, including:
 - Condo Unit Owner coverage
 - Improvements, additions, and alterations to insured property
 - Increased protection for loss assessment and association deductible
 - Personal Property Replacement Cost Loss Settlement
 - Sewer and Water Backup coverage
 - Theft Endorsement (New Dwellings Under Construction)
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Deductible Options**
You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.
- **Exclude a Single Other Structure**
A single other structure may be excluded from coverage while maintaining coverage for the other structures on the property.



Umialik Insurance Company

725 E. Fireweed Lane, Suite 500
Anchorage, Alaska 99503

P (907) 338-5445 | F (907) 338-1458

Toll Free (888) 590-5445

W www.umialik.com | E info@umialik.com

Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual

