



## Program Highlights

What differentiates Aegis from the competition?

**Affordable Insurance for Affordable Housing** - Providing Basic and Broad HO Coverage to help you identify the most appropriate offering for your your client's risk

- ♥ **Age of Home** - All are acceptable
- ♥ **Protection Class** - All are acceptable
- ♥ **Occupancy** - Owner or Seasonal
- ♥ **Value** - Maximum of \$750,000 TIV, \$500,000 Coverage A (varies by geography)

## Target Demographics

Aegis' Affordable Homeowners program offers Basic and Broad Peril coverage at competitive rates for primary and secondary homes, including:

- ♥ Older homes that are structurally sound
- ♥ Lower-value homes that are well maintained
- ♥ Homeowners who are financially responsible
- ♥ Risks in rural parts of the state, often overlooked by other carriers
- ♥ Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises
- ♥ Risks that do not currently qualify for coverage in the standard market

## Underwriting Guidelines

Log in to [AegisGeneral.com](https://AegisGeneral.com) for the full list of Program Guidelines:

- ♥ **Claims History** - Verified on all submissions
- ♥ **Prior Lapses in Coverage** - acceptable (length varies by state)
- ♥ **Valuation** - risk should be insured to 100% of Market Value (excluding land)
- ♥ **Animal Injury** - All dog breeds are acceptable (liability is limited)
- ♥ **Replacement Cost** - available on personal property
- ♥ **Supplemental Heat** - Including but not limited to wood burning stove, coal burning stove, pellet burning stove - for surcharge
- ♥ **Electrical** - Fuses & Breakers with at least 100 amp service are acceptable
- ♥ **Prior Losses** - Other than a fire, theft, or liability loss, applicants can have multiple minor losses and remain eligible for coverage
- ♥ **Inspections** - To obtain exterior photos, insured self-inspections are requested where available, in lieu of traditional inspections

