



## Dwelling Basic Product Sheet

### Program Highlights

#### What differentiates Aegis from the competition?

- ♥ Age of Home - All are acceptable
- ♥ Protection Class - All are acceptable
- ♥ Occupancies - Owner, Seasonal, Rental, Vacant
- ♥ Rental - Multiple units may be scheduled on a single policy
- ♥ Value - Maximum of \$500,000 TIV, \$300,000 Coverage A (varies by geography)
- ♥ Optional Coverages - Earthquake, V&MM, Theft, Burglary, Short-Term Rental (varies by occupancy/geography)

### Target Demographics

#### Aegis' *Dwelling Basic* program offers exceptional coverage at competitive rates for many risks, including:

- ♥ Rental Units
- ♥ Vacant Units
- ♥ Older homes that are structurally sound
- ♥ Lower-value homes that are well maintained
- ♥ Homeowners who are financially responsible
- ♥ Risks that do not qualify for broader coverage
- ♥ Standalone residential dwellings in rural parts of the state
- ♥ Risk that reflect pride of ownership, continued maintenance, and upkeep of property

### Underwriting Highlights

#### Log in to [AegisGeneral.com](http://AegisGeneral.com) for the full list of Underwriting Guidelines:

- ♥ Claims History - Verified on all submissions
- ♥ Lapse in Prior Coverage - Acceptable up to 60 days
- ♥ Photo Requirement - Inspections are ordered to obtain exterior photos
- ♥ Valuation - Homes should be insured to 100% of the Actual Cash Value, excluding land
- ♥ Animal Injury - Liability is limited and can be excluded depending upon the animal's bite or injury history. All dog breeds are acceptable (varies by geography)
- ♥ Electrical - Circuit breakers and fuse boxes with at least 100-amp service are acceptable
- ♥ Supplemental Heat (Including but not limited to wood burning stove, coal burning stove, pellet burning stove) - May be acceptable on Owner, Seasonal, and Vacant occupancies for a surcharge
- ♥ Additional Interest - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk

Underwritten by Aegis Security Insurance Company

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