



## Dwelling Special Product Sheet

### Program Highlights

#### What differentiates Aegis from the competition?

- ♥ Age of Home – Up to 80 years old
- ♥ Protection Class – All are acceptable
- ♥ Occupancies – Owner, Seasonal, Rental
- ♥ Replacement Cost – Available on eligible units
- ♥ Rental – Multiple units may be scheduled on a single policy
- ♥ Value – Maximum of \$500,000 TIV, \$75,000-\$300,000 Coverage A (varies by geography)
- ♥ Optional Coverages – Earthquake, Water Backup, Theft, Burglary, Short-Term Rental (varies by occupancy/geography)
- ♥ Perils Covered – Open peril subject to exclusions

### Target Demographics

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

- ♥ Rental Units
- ♥ Homes that are structurally sound
- ♥ Homes that are well maintained
- ♥ Homeowners who are financially responsible
- ♥ Standalone residential dwellings in rural parts of the state
- ♥ Risks 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 are required
- ♥ 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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