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 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

4507 North Front Street • Suite 200 • P.O. Box 3153 • Harrisburg, PA 17105-3153
Phone: (866) 662-5752 • Fax: (717) 540-6479 • www.aegisgeneral.com