



## Specialty Homeowners Product Sheet

### Program Highlights

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#### What differentiates Aegis from the competition?

- ♥ Occupancies – Owner or Seasonal
- ♥ Protection Class – All are acceptable
- ♥ Age of Home – All are acceptable
- ♥ Value – Up to \$300,000 TIV (varies by geography)

### Target Demographics

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

- ♥ Older homes that are structurally sound
- ♥ Lower-value homes that are well maintained
- ♥ Risks that do not currently qualify for coverage in the standard market

### Underwriting Highlights

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

- ♥ Valuation – Homes must be insured to 100% Market Value or Actual Cash Value, excluding land
- ♥ Claims History – Verified on all Submissions
- ♥ Animal Injury – Liability is limited or excluded depending upon the animal's bite or injury history. All dog breeds are acceptable in many states
- ♥ 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
- ♥ Electrical – Fuses & Breakers with at least 100 amp service are acceptable
- ♥ Photo Requirement – Inspections are ordered to obtain exterior photos
- ♥ Lapse in Prior Coverage – Does not automatically disqualify the risk
- ♥ Prior Losses – Other than a fire, theft, or liability loss, applicants can have multiple minor losses and remain eligible for coverage

**Underwritten by Aegis Security Insurance Company**

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