

Need coverage for coastal
manufactured housing?

**We're here
for you.**



Aspera delivers:



*Online quoting
for instant quotes;
response to
inquiries within
three hours*

Full coverage
policies include:

- Wind and hail coverage
- Affordable rates
- No coastal limitations within our open markets

UP TO 15% commission on
new accounts

Claims settled at
replacement cost

Policies are written through a
non-admitted carrier with an A.M.
Best financial strength rating of



We insure:

- Factory manufactured coastal housing
- Owner-occupied homes, including seasonal and secondary
- No claims in the past 3 years (1 weather related claim acceptable)

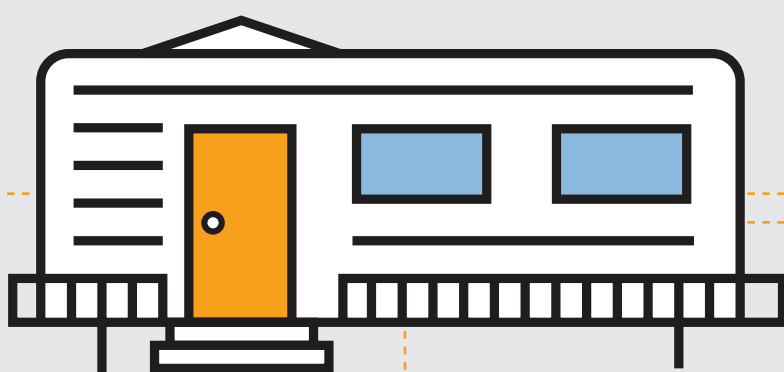
We don't insure:

- Vacant properties
- Commercial occupancies
- Properties with existing damage

Coverage Options

We offer full coverage policies including Wind/Hail or Wind/Hail only.

- Dwelling
- Additional Living Expenses
- Other Structures
- Personal Property
- Personal Liability (up to \$300,000)
- Medical Payments (up to \$2,500)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants and lawns
- Debris removal
- Antennas and satellite dishes



Additional Coverage Options

- Personal Property replacement cost
- Scheduled Personal Property for your valuables
- Golf cart physical damage and liability extension
- \$10,000 liability limitation coverage for:
 - Animals
 - Diving board, slide and pool
 - Off-road recreational vehicle
 - Trampoline

Deductible Offerings

Wind/Hail

2%
3%
5%
7.5%
10%



All Other Perils

\$500
\$1,000
\$1,500
\$2,500



Settlement Methods



TOTAL LOSS

Payment is equal to the amount of insurance, subject to policy provisions.

PARTIAL LOSS

- **Home built within 20 years:**
Payment will be equal to the cost of repair or replacement, not to exceed the amount of insurance, subject to the policy provisions
- **Home older than 20 years:**
Payment will be equal to depreciated value of damaged property

CLAIM NOTIFICATION

All claim notices should be sent directly to the company insuring your policy. Please refer to your policy documents for claims contact information.

Visit asperains.com or call (804) 774-2101 to begin the appointment process.