

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

Claims settled at **replacement cost** with Preferred

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



*Need coverage for coastal
manufactured housing?*

**We're here
for you.**

 **Aspera**[®]
INSURANCE SERVICES

What's eligible?

- Factory manufactured coastal housing
- Owner-occupied homes, including seasonal and secondary

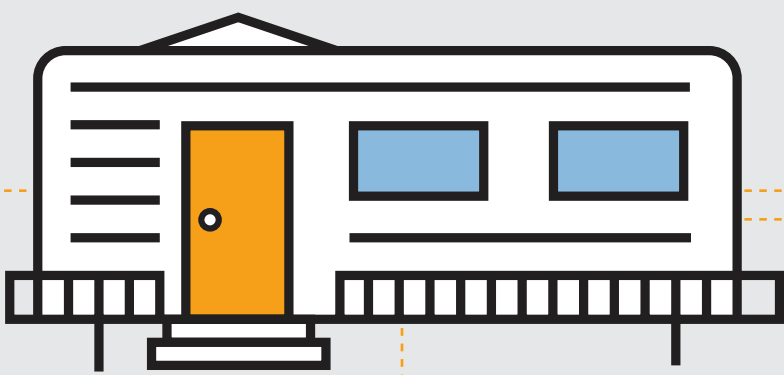
What's not eligible?

- Vacant properties
- Commercial occupancies
- Properties with existing damage
- Properties more than 10 miles from a fire station

Coverage Options

We offer broad coverage forms: Preferred, Select, and 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 (up to \$200)
- Debris removal
- Antennas and satellite dishes (up to \$100)



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



Preferred Coverage Settlement Methods



TOTAL LOSS

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

PARTIAL LOSS

- **Home built within 10 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 10 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.