



Aspera makes the hard-to-insure factory-built and modular homes along the Atlantic and Gulf Coasts easy to please.

TARGET CLASSES

- Factory-manufactured or modular housing
- Owner-occupied homes, including seasonal & secondary homes
- Short term rentals

INELIGIBLE CLASSES

- Vacant properties
- Commercial occupancies
- Properties with existing damage

POLICY TYPES

- Preferred: all perils
- Select: named perils
- Wind/Hail Only

DEDUCTIBLE OFFERINGS

- Wind/Hail: 2%, 3%, 5%, 7.5%, or 10%
- All other perils: \$500, \$1,000, \$1,500, or \$2,500

COVERAGE OPTIONS

- Coverage A - Dwelling
- Coverage B - Other structures
- Coverage C - Personal property
- Coverage D - Additional living expenses
- Coverage E - Personal liability (up to \$300,000 available)
- Coverage F - Medical payments (up to \$2,500 available)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, and lawns (up to \$200)
- Debris removal
- Antennas and satellite dishes (up to \$100)

AVAILABILITY

Visit asperains.com/about for information on Aspera's operational territory.

Aspera acts as an underwriting manager and offers solutions for difficult-to-insure commercial and personal risks.

ADDITIONAL COVERAGE OPTIONS

- Personal property replacement cost
- Scheduled Personal Property for valuables, including jewelry, furs, cameras, golf equipment, and fine arts
- Golf cart physical damage & liability extension
- Mortgage payment protection
- \$10,000 liability limitation for:
 - Animals
 - Diving board, slide, & pool
 - Off-road recreational or service vehicle
 - Trampoline

SETTLEMENT METHODS

Replacement Cash Value

- Preferred Coverage Forms with total loss payment equal to amount of insurance subject to policy provisions

Actual Cash Value

- Preferred Coverage Forms for homes ten years old and newer, partial loss payment equal to the cost of repairing or replacing, not to exceed the amount of insurance subject to the policy provisions
- Preferred Coverage Forms with partial losses on homes more than ten years old
- Preferred Coverage Forms with ANY hail losses
- All Select & Wind/Hail Coverage Forms

SUBMISSION REQUIREMENTS

- Internet-based rating system generates quotes in minutes
- Company communication is paperless including Declarations, Policy Form, and Endorsements
- Policies are written through a non-admitted carrier with a Financial Strength Rating of A (Excellent) by A.M. Best

SUBMISSIONS

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Meet the
Personal
Lines team

