

ASPERA DELIVERS:



COASTAL MANUFACTURED HOUSING POLICIES GUIDE



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



Claims settled at **replacement cost** with our
Preferred policy



Broad coverage policies include:

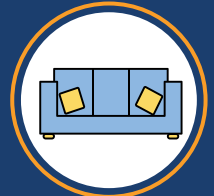
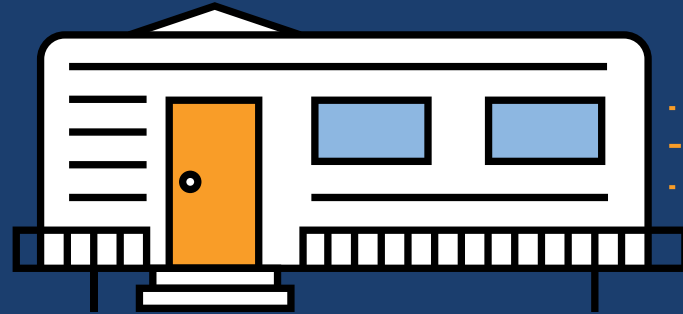
- Wind & hail coverage
- Flexible rates
- **No coastal limitations** within our open markets

Direct-to-client billing with
flexible payment methods &
automatic commission payments



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

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





	PREFERRED POLICY	SELECT POLICY	WIND & HAIL POLICY
	All Perils for A and B, Named Perils for C	Named Perils	Single Peril – Wind and Hail
COVERAGE A: DWELLING	For total losses, claims are settled using replacement cost up to policy limits. For partial losses for homes over 10 years old or ANY hail losses, claims are settled using actual cash value.	Losses are calculated using actual cash value for all coverages.	For total losses, claims are settled using replacement cost up to policy limits. For partial losses for homes over 10 years old or ANY hail losses, claims are settled using actual cash value.
COVERAGE B: OTHER STRUCTURES	Losses are settled using actual cash value.		Losses are settled using actual cash value.
COVERAGE C: CONTENTS	Losses are settled using replacement cost; sublimits and special classes may apply.		Losses are settled using replacement cost; sublimits and special classes may apply.
ADDITIONAL COVERAGES AVAILABLE	<ul style="list-style-type: none"> • Fire dept emergency service charge– up to \$250 • Emergency removal – up to \$750 • Trees, shrubs, plants, and lawns • Debris removal • Antennas, satellite dishes, and solar panels – up to \$100 • Reasonable repairs 	<ul style="list-style-type: none"> • Fire dept emergency service charge– up to \$250 • Emergency removal – up to \$750 • Trees, shrubs, plants, and lawns • Debris removal • Antennas, satellite dishes, and solar panels – up to \$100 • Reasonable repairs 	<ul style="list-style-type: none"> • Emergency removal – up to \$750 • Trees, shrubs, plants, and lawns • Debris removal • Antennas, satellite dishes, and solar panels – up to \$100 • Reasonable repairs

AVAILABLE FOR ALL: \$5,000 in mold, fungi, bacteria, wet or dry rot coverage