



At Aspera, we know homes are more than just walls and a roof, they're where memories are made—and they deserve protection even when coverage is hard to find.

From hard-to-place risks like short-term rentals to high-risk venues like coastal regions or wildfire-exposed locations, Aspera's dedicated team builds customized solutions to fit your home, your needs, and your lifestyle.

## TARGET CLASSES

- Standalone, single-family homes
- Primary or seasonal owner-occupied
- Short- or long-term rentals

## INELIGIBLE CLASSES

- Vacant properties
- Commercial occupancies
- Properties with existing damage

## POLICY STRUCTURE

- Homeowners' policy special form & endorsements

## POLICY TYPES

- Preferred: all perils

## DEDUCTIBLE OFFERINGS

- Wind/Hail: 2%, 3%, 5%, or 10%
- All other perils: \$500, \$1,000, \$2,500, OR \$5,000, \$7,500, \$10,000, OR \$25,000

## COVERAGE OPTIONS

- Coverage A – Dwelling – up to \$1M available
- 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, & lawns
- Debris removal
- Antennas and satellite dishes

## AVAILABILITY

Visit [asperains.com/about](https://asperains.com/about) for information on Aspera's operational territory.

## DWELLING & OTHER SETTLEMENT METHODS

- Total loss payment equal to amount of insurance subject to policy provisions
- Replacement cost value settlement on coverages A and C
- All other coverages settle at actual cash value

## SUBMISSION INFORMATION

- Internet-based rating system generates quotes in minutes
- Company communication is paperless, including declarations, policy form(s), & endorsements
- Policies are written through a non-admitted carrier with a Financial Strength Rating of A (Excellent) by A.M. Best

## CONTACT

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

Scan for more  
Homeowners resources

