ASPERA DELIVERS:

Aspera INSURANCE SERVICES

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

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

Broad coverage policies include:
- Wind & hail coverage
- **No coastal limitations** within our open markets

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

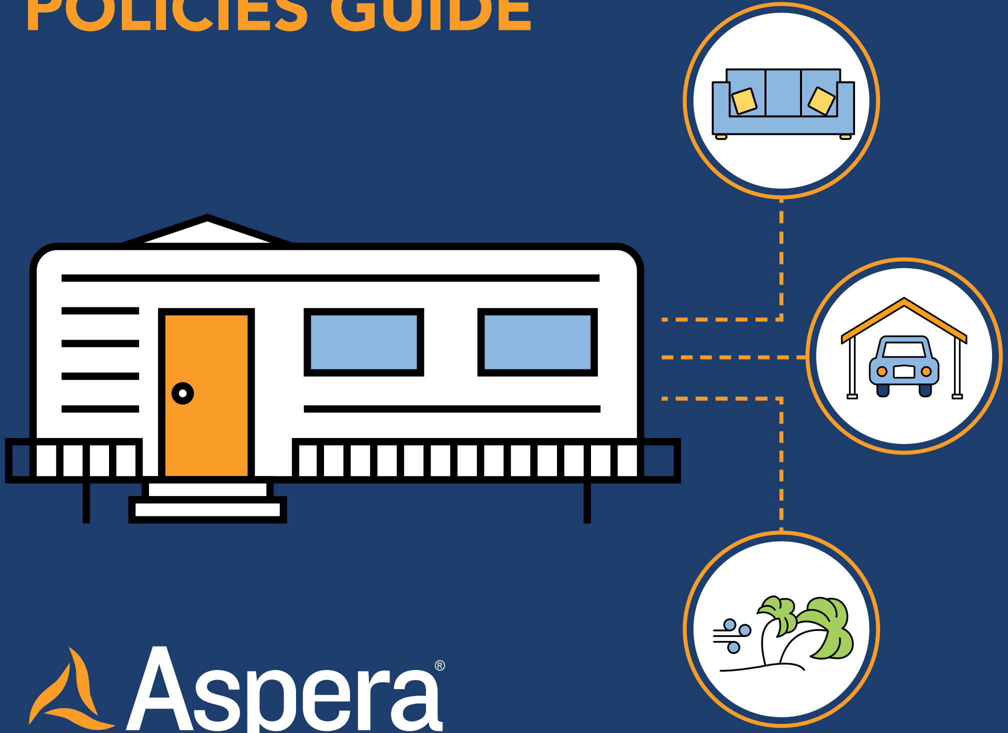
AsperaPay

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

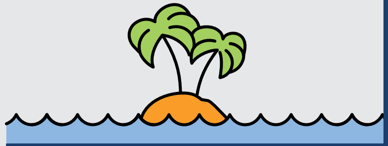
Policies are written through a non-admitted carrier with an A.M. Best financial strength rating of

A EXCELLENT

MANUFACTURED HOUSING
POLICIES GUIDE



Aspera INSURANCE SERVICES



	PREFERRED POLICY	SELECT POLICY
	All Perils for A and B, Named Perils for C	Named Perils
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.
COVERAGE B: OTHER STRUCTURES	Losses are settled using actual cash value.	
COVERAGE C: CONTENTS	Losses are settled using replacement cost; sublimits and special classes may apply.	
ADDITIONAL COVERAGES AVAILABLE	• 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	• 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

Aspera INSURANCE SERVICES

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