

ASPERA DELIVERS



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



Broad coverage policies include:

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



Claims settled at **replacement cost** with our
Preferred coverage forms



AsperaPay

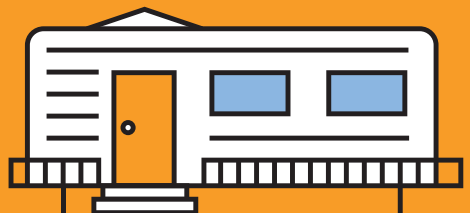
Direct-to-client billing with flexible payment
methods & automatic commission payments

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

A
EXCELLENT

P.O. Box 17920, Richmond, VA 23226 | (804) 774-2119 | asperains.com

MANUFACTURED HOUSING APPETITE GUIDE



 **Aspera**[®]
INSURANCE SERVICES

We offer tailored insurance coverage for factory-built homes.
Our specialty, your peace of mind.



ELIGIBILITY

Eligible

- Manufactured or modular housing
- Owner-occupied homes, including seasonal & secondary homes
- Long- & short-term rental properties

Not Eligible

- Vacant properties
- Commercial occupancies
- Properties with existing damage

COVERAGE OPTIONS



We offer two broad coverage forms: Preferred & Select

- Dwelling
- Additional living expenses
- Other structures
- Personal property
- Personal liability (up to \$300k)
- Medical payments (up to \$2,500)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, & lawns (up to \$200)
- Debris removal
- Antennas & satellite dishes (up to \$100)

DEDUCTIBLE OFFERINGS



Wind/Hail

2%, 3%, 5%, 7.5% or 10%

All Other Perils

\$500, \$1,000, \$1,500, or \$2,500

SETTLEMENT METHODS

Replacement Cash Value

- Preferred coverage forms with total losses
- Preferred coverage forms for homes 10 years old & newer, partial loss payment equal to the cost of repairing & replacing

Actual Cash Value

- Preferred coverage forms with partial losses on homes over 10 years old
- Preferred coverage forms with ANY hail losses
- All Select coverage forms

We make the hard-to-insure easy to please

Visit asperains.com/become-appointed to begin the appointment process

