



ASPERA DELIVERS



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



Broad coverage policies include:

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



Replacement cost value used during
claim settlement



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



HOMES APPETITE GUIDE



We build customized solutions to fit your home, your needs, and your lifestyle.
Our specialty, your peace of mind.



ELIGIBILITY

Eligible

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

Not Eligible

- Vacant properties
- Commercial occupancies
- Properties with existing damage

COVERAGE OPTIONS



We offer a Homeowners' policy special form & endorsements

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

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

DWELLING & OTHER SETTLEMENT METHODS

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

We make the hard-to-insure **easy to please**

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