

ASPERA DELIVERS:



HOMES POLICIES GUIDE



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
- Wildfire & PC 10-rated locations
- **No coastal limitations** within our open markets

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



Visit asperains.com or call **(804) 774-2119** 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
COVERAGE A: DWELLING	All Perils for A and B, Named Perils for C For total losses, claims are settled using replacement cost up to policy limits, subject to the coinsurance clause.	Named Perils
COVERAGE B: OTHER STRUCTURES	Losses are settled using actual cash value.	Losses are calculated using actual cash value for all coverages.
COVERAGE C: CONTENTS	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 \$1,000• Trees, shrubs, plants, & lawns• Debris removal• Antennas, satellite dishes, & solar panels – up to \$1,000• Reasonable repairs	

AVAILABLE FOR ALL: \$25,000 in mold, fungi, bacteria, wet or dry rot coverage