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Initial Login

1. Reach out to brokerageops@asperains.com for login credentials
2. Once the **Password Change Request** email is received, confirm your password by clicking the **click here** link (fig. 1)

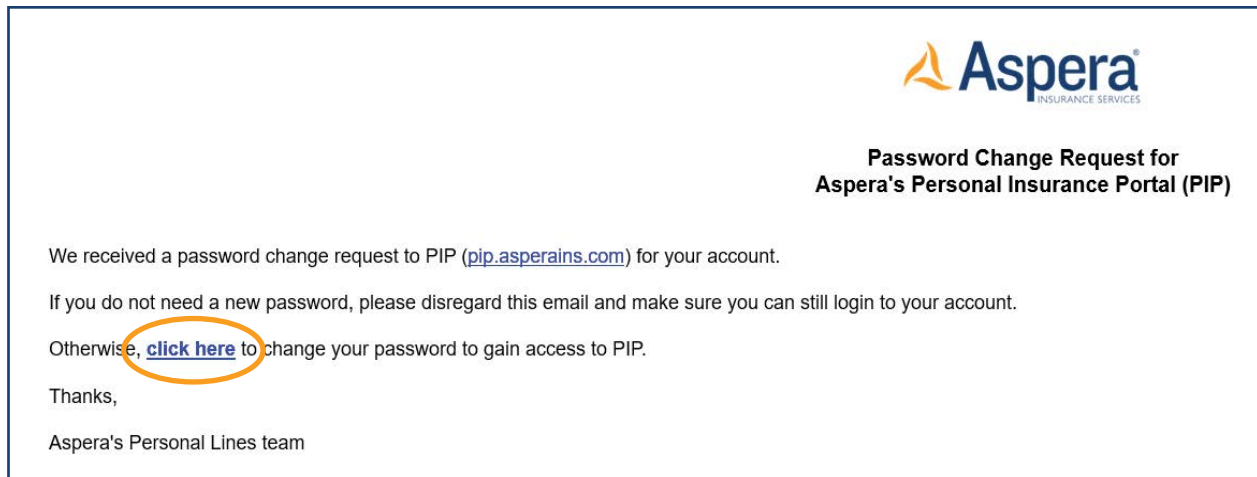


fig. 1

****Note – this initial link expires in 7 calendar days.** If the link is expired, please navigate to <https://pip.asperains.com> and click **Can't log in to your account?** Click the new link in your email, then follow the same steps below.**

3. The Aspera **Change Your Password** prompt will appear. Enter your New Password and Re-enter to confirm; Click **Reset Password** (fig. 2)

****Important**** Passwords must contain the following:

- At least 14 characters
- At least 3 of the following:
 - Lower case letters (a-z)
 - Upper case letters (A-Z)
 - Numbers (0-9)
 - Special characters (e.g. !@#\$%^&*)

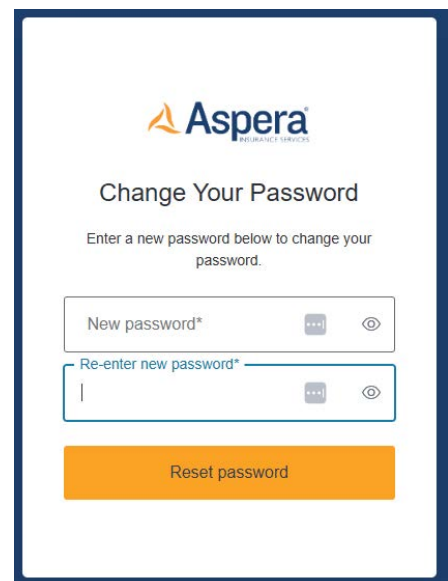


fig. 2

Initial Login (cont.)

4. A **Password Changed!** prompt will appear (fig. 3)
5. Click the [Portal link](#) and enter your email address; click **Continue** (fig. 4)
6. Enter your Password; click **Continue** (fig. 5)

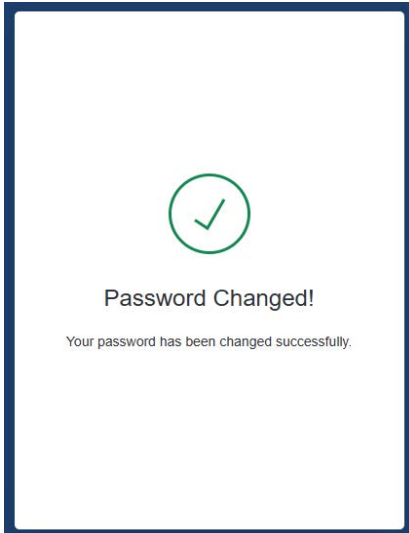


fig. 3

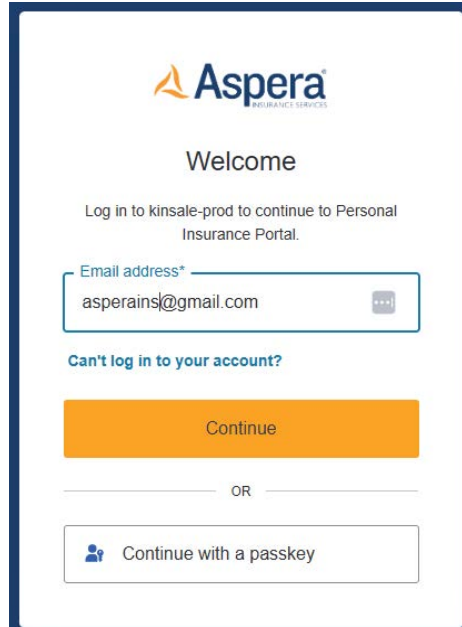


fig. 4

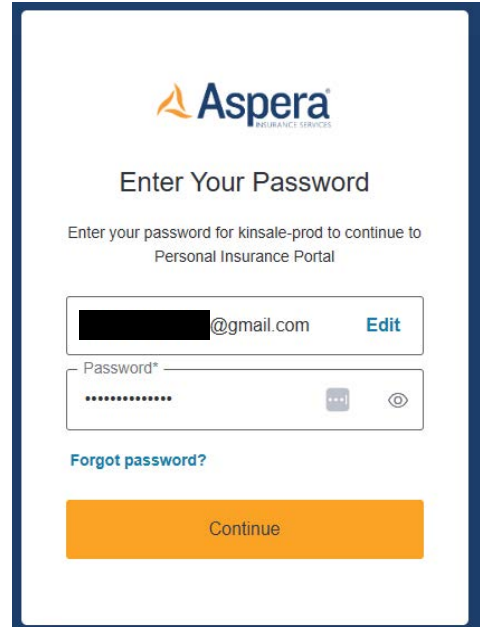


fig. 5

7. A verification **MFA Code** will be sent to your email (fig. 6)
8. Enter your **MFA code for Personal Insurance Portal** and click **Continue** (If you want your device to be remembered for 30 days, click the box to do so) (fig. 7)

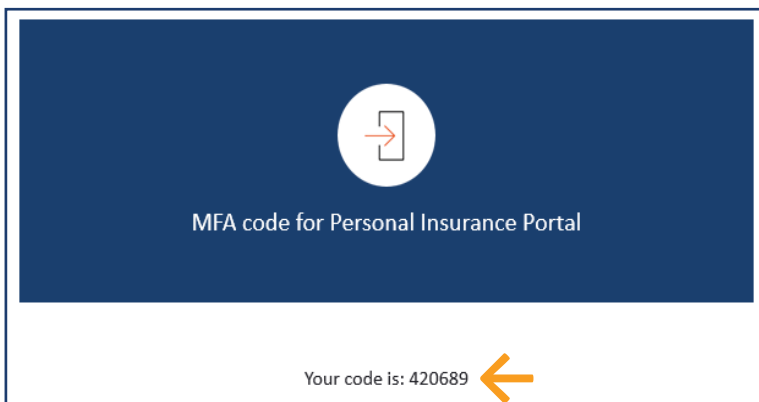


fig. 6

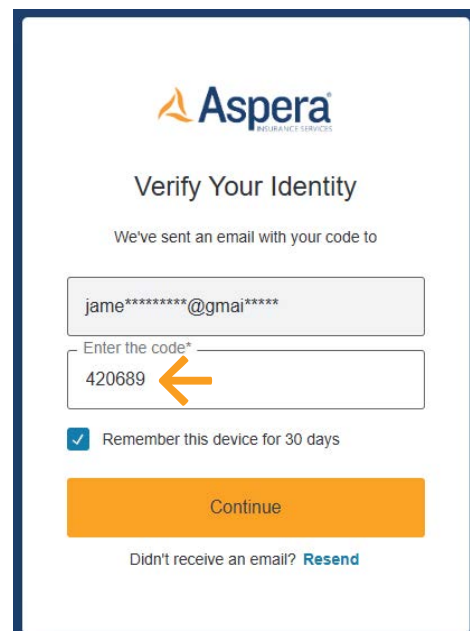


fig. 7

Initial Login (cont.)

9. A prompt for you to either **Create a passkey** or **Continue without passkeys** will appear; If you select to continue without passkeys, you will then be logged into the portal (*fig. 8*)

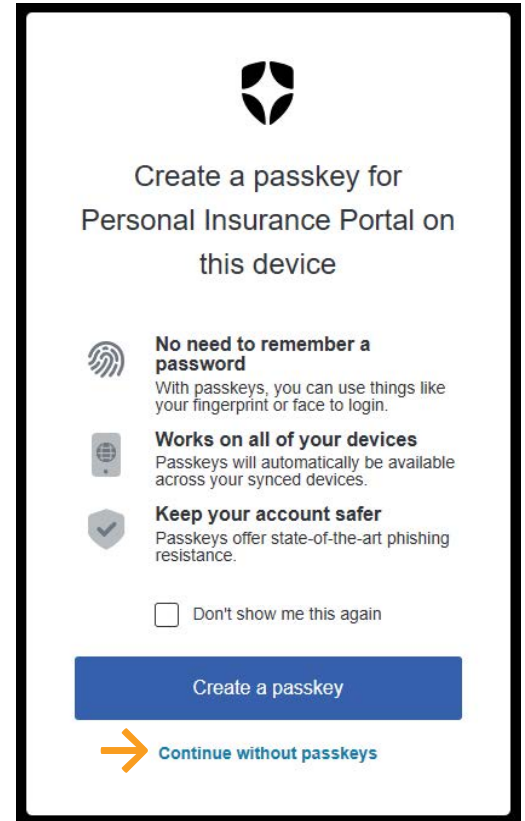


fig. 8

Passkey Option (Not Required)

1. If you elect to Create a passkey, click the **Create passkey** tab (*fig. 1*)
2. Scan the QR code that appears using your cell phone (*fig. 2*)
3. Face ID/recognition will appear on your cell phone. Once completed you will be automatically logged into the Portal and the passkey for your device saved.



fig. 1

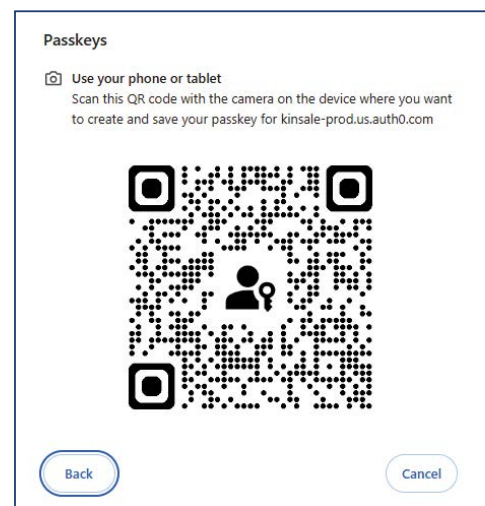


fig. 2

Initial Login (cont.)

Logging in using Face ID/Recognition passkey

1. Going forward, now that the Passkey has been set up, from the login page, click **Continue with a passkey** tab (**no need to enter email address**) (fig. 1)
2. The **Use a saved passkey...** prompt will pop up. If QR code and Face ID/recognition is the used method, click the **Use a phone or tablet** option and QR code will appear (fig. 2)

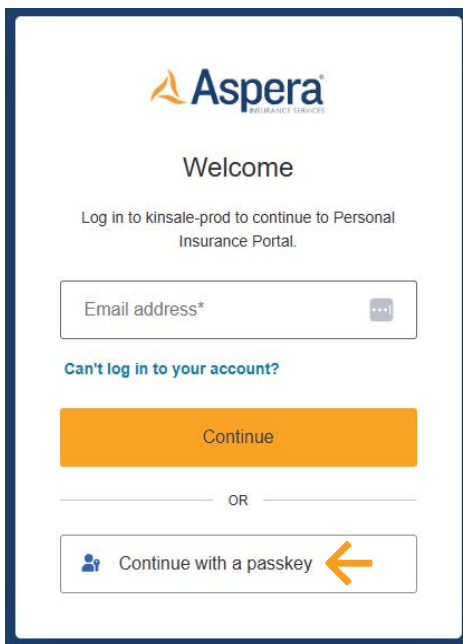


fig. 1

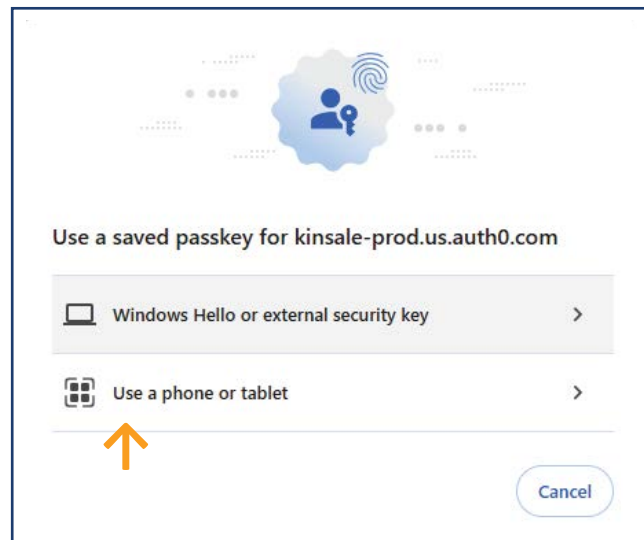


fig. 2

3. Scan QR code, and on your cell phone, follow the Face ID instructions and you will be logged into the PIP immediately (figs. 3 & 4)



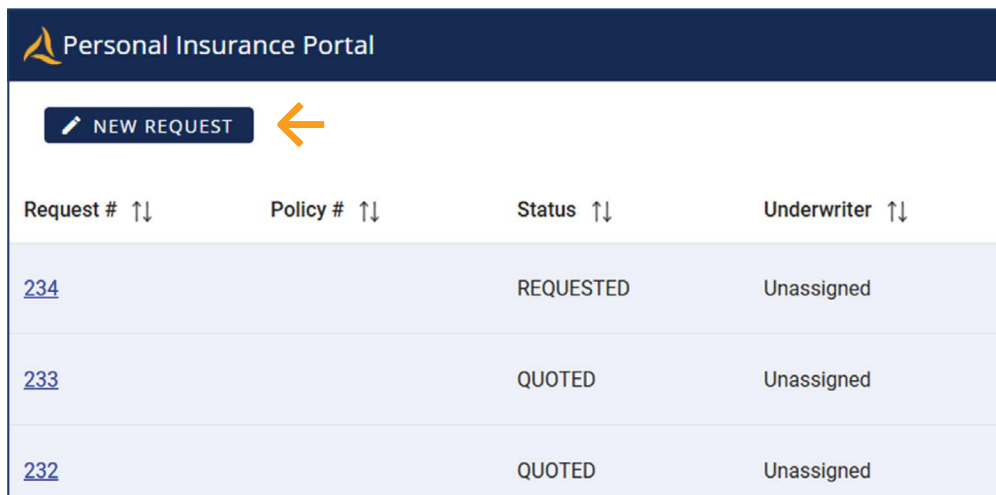
fig. 3



fig. 4

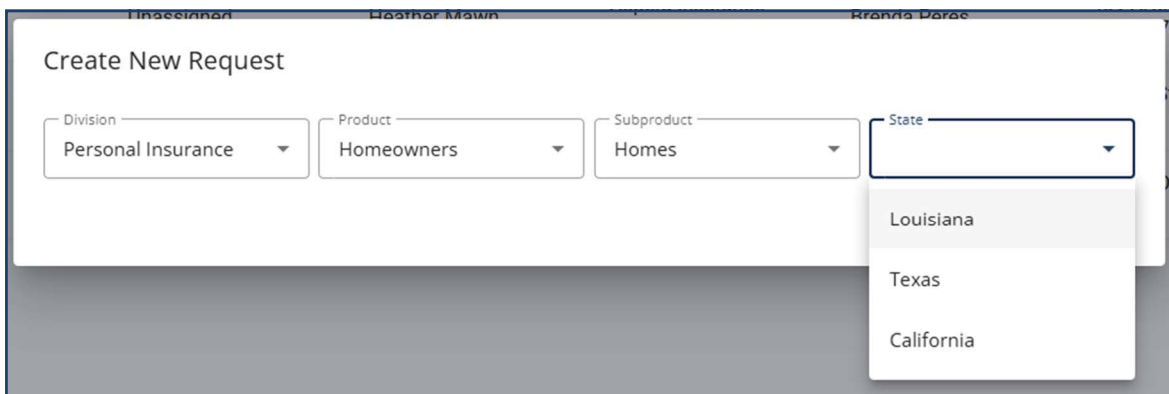
Starting to Quote

1. Click **New Request** (fig. 1)
2. Under Division, select **Personal Insurance**
3. Under Product, select **Homeowners**
4. Under Subproduct, select **Homes** or **Manufactured Housing**
5. Under state, choose the state where the insured dwelling is located (fig. 2)
6. Complete the application as completely and accurately as possible
 - a. Note: fields marked with * are required for quoting



Personal Insurance Portal			
NEW REQUEST ←			
Request # ↑↓	Policy # ↑↓	Status ↑↓	Underwriter ↑↓
234		REQUESTED	Unassigned
233		QUOTED	Unassigned
232		QUOTED	Unassigned

fig. 1



Create New Request

Division: Personal Insurance ▼
 Product: Homeowners ▼
 Subproduct: Homes ▼
 State: [Open]

- Louisiana
- Texas
- California

fig. 2

Starting to Quote (cont.)

7. Click **Quote** to view the preliminary premium and download a printable quote document to share with the client (fig. 3)
8. When all information is verified with the client, click **Download application** and have client review application for accuracy. Upload signed application to the file cabinet either by dragging and dropping the signed pdf into the file cabinet field or by clicking the **upload** button. (fig. 4)
9. Upload all additional required documentation such as
 - a. Alarm/Protection Measures documentation
 - b. Photos of the home or a home inspection if available
 - c. An RCE if you ran one on your end
 - d. Any other supporting documentation
10. Click **Request Bind** when you are ready for underwriter review (fig. 5)

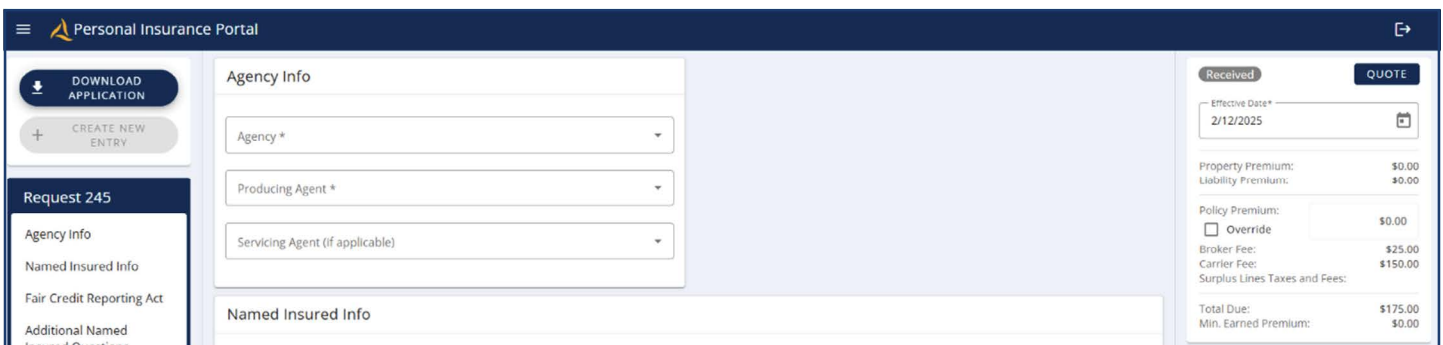


fig. 3

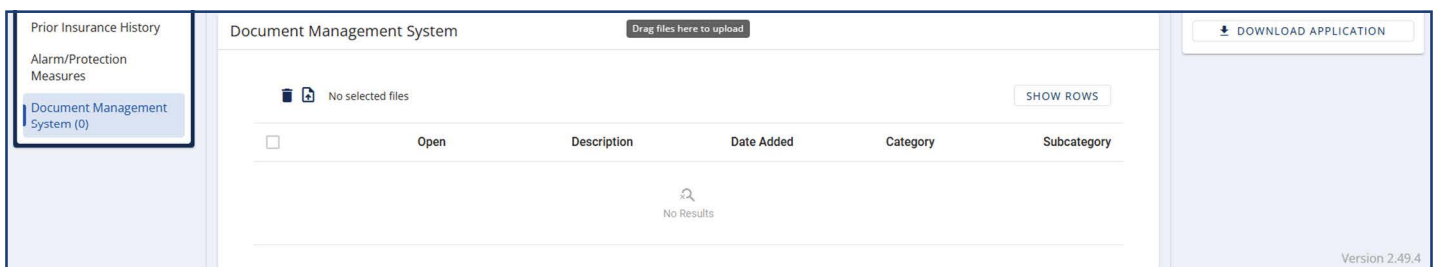


fig. 4

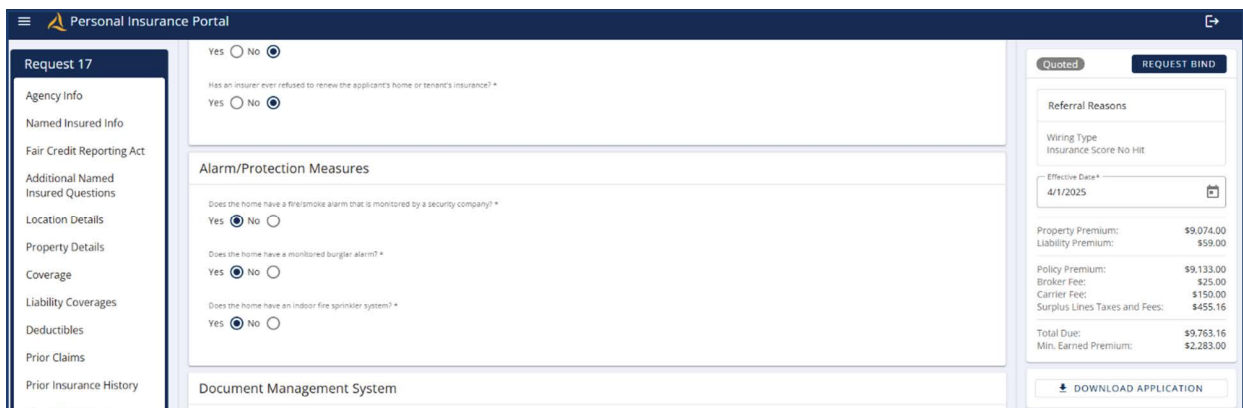


fig. 5

FAQs

What is your appetite?

We have access to markets for homes up to \$1,000,000 in coverage A. We can accommodate risks that have typically undesirable characteristics, such as PC 10's, rentals, prior loss history, and cat-exposed locations.

How do I update the effective date?

Adjust the date in the upper right-hand corner (*fig. 1*)

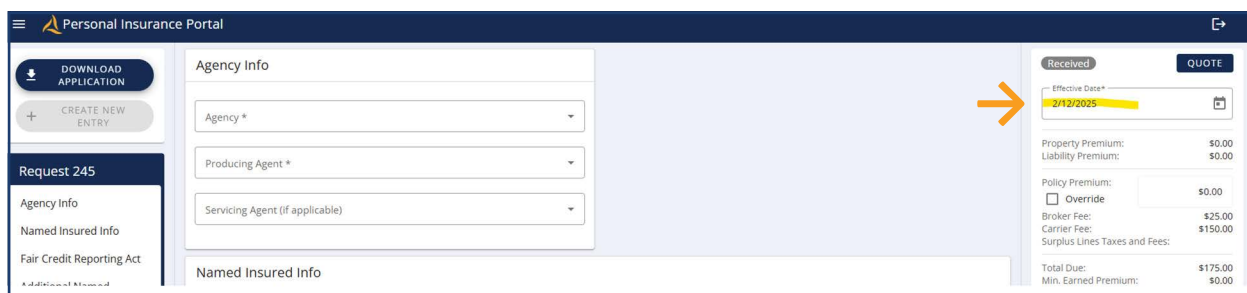


fig. 1

How long is my quote good for?

The quote is valid for 30 days from the date the quote was generated or the effective date, whichever is sooner. For instance, if you quoted something on January 10th with an effective date of January 15th, the quote is valid until the effective date of January 15th. However, if you quoted something on January 10th with an effective date of February 28th, the quote is valid until February 9th - 30 days from the date the quote was generated. The date the quote is valid through will be on the downloadable quote document.

What is the Fair Credit reporting act all about?

As part of our rating process, we look at the insureds Credit Based Insurance Score (CBIS), which is a product through Lexis Nexis. This is a soft pull on the client's credit and uses Name, Mailing Address, and Date of Birth to identify the correct individual. CBIS does not use Social Security Number. CBIS looks at many of the same factors as a standard credit score but weighs them differently. An individual may have an above average credit score, but a below average credit-based insurance score and vice versa. Although there is not a hard pull on the client's credit score, it is still imperative that you, the agent, obtain verbal consent from the client to run a creditbased insurance score.

What is the difference between the replacement cost and the dwelling value?

For the Preferred Coverage form, the replacement cost and the dwelling value should be within 10% of each other. Ideally, these amounts are the same.

With our Select Coverage form, our ACV policy, losses are settled at the listed Coverage A amount or the ACV of the dwelling, whichever is less. Agents and clients should work together to determine what Coverage A amount is best for the client's needs.

FAQs (cont.)

How do I determine the dwelling value?

If you have access to a replacement cost estimator tool, you are welcome to use that tool to get a replacement cost. If you have run a replacement cost estimator on your end, please provide a copy of the RCE to Underwriting prior to binding.

If you do not have access to an RCE tool, you can reach out to homes@asperains.com for a HOMES risk or mh@asperains.com for a Manufactured Housing risk to request that one be run on your behalf.

Please note that, depending on the real estate market where the dwelling is located, there could be a significant difference between an RCE and the market value of the home. Replacement cost estimates look at the cost to repair the home and evaluates labor and material costs in the local area. Market value considers not only the home, but the land the home sits on, whether the school district is desirable or not, etc. In areas where real estate inventory is low, the market value can be much higher than the replacement cost of the home.

What counts as Fire Resistive Construction?

Fire Resistive Residential Home Construction refers to building methods and materials specifically designed to slow the spread of fire, contain it within a structure for a longer period, and provide greater protection for occupants and property. These homes are constructed to meet specific fire-resistance ratings, typically defined by how long building components (such as walls, floors, and roofs) can withstand fire exposure — often measured in hours (e.g., 1-hour or 2-hour fire-resistance rating).

Examples:

- **Concrete Block Homes:** A house built with concrete masonry units (CMUs) resists fire better than wood-frame homes
- **Insulated Concrete Forms (ICF):** These homes use rigid insulation blocks filled with reinforced concrete, offering excellent fire resistance and insulation
- **Steel Frame Construction with Gypsum Board:** Steel frames do not burn, and when combined with multiple layers of fire-rated gypsum board, can provide significant fire resistance
- **Fire-Resistant Roofing Materials:** Tile, slate, or metal roofs instead of wooden shingles help protect against external fire threats, especially in wildfire-prone areas
- **Homes Built to Wildland-Urban Interface (WUI) Codes:** In regions with high wildfire risk, homes are required to use fire-resistant siding, windows, decks, and vents

To qualify for this credit, we are looking for homes where more than 50% of building materials have a 1 hour fire resistance rating or better.

What documents are required for binding?

We require a signed application, a completed state surplus lines or diligent effort form, and any supporting documentation to verify acceptability of the risk and/or credits such as:

- Alarm certificates
- Roof certificates
- Inspections
- Engineering reports
- Photos of the risk if none are available online

FAQs (cont.)

Do you allow DocuSign?

Yes!

Do you have any payment plans?

Not at this time. We are a pay in full product.

Do you allow outside premium financing?

Yes, **but** our billing platform is designed to be direct to client billed. In the case where an account is premium financed and the client defaults on their payment to the finance company, resulting in a cancellation request from the finance company, there is a risk that the return premium would go to the client. We have a manual workaround for this scenario, but as it is manual, it is subject to human error.

How does the client pay?

Once the policy is bound, please allow 1-3 business days for an account to be created on our billing portal, www.gotopbs.com/asperapay. Once the account is created, the client and agent will receive a welcome letter and invoice, complete with instructions on how to pay online, over the phone, or via a physical mailed check.

What if the policy is mortgagee billed?

Once the client and agent receive the invoice, either party can forward that invoice to the mortgage company so that the mortgage company can pay for the client with our billing vendor directly.

Can the policy be in the name of an LLC?

No. We require that the primary named insured be an actual person and not an entity. LLCs can be added in two ways:

- As an additional insured
 - In these cases, we would require that liability and med pay coverages be excluded
- As an additional interest
 - This allows the LLC to be a financial interest in the home and be listed on a claims check in the case of a covered loss, but does not provide the LLC with other insurance protections such as liability coverage

Risks That Do Not Qualify For This Program

- Any property in which the insured location, including the residence premises, other structures, or grounds has ever experienced a total sinkhole loss or any other earth movement.
- Vacant properties
- Commercial properties
- Risks which have been condemned due to condition, risks located in a condemned area or risks in an area scheduled to be condemned due to urban renewal or highway construction.
- Homes in a state of disrepair, poor physical condition, physical defects or with existing damage. Homes where 'pride of ownership' is not apparent. Structures and premises must be in good physical condition without need of repairs.
- Homes which have a portable heater, woodstove, or open flame as a primary source of heat.
- Fraternity, sorority, or any similar housing arrangement.
- Applicants canceled or non-renewed for material misrepresentation in the past seven (7) years or have ever been convicted of insurance fraud or arson.
- Exclude liability and med pay when there are swimming/water features other than pools.
- Exclude liability and med pay on any rental exposures.
- Any home or structure used to store flammables or explosive materials.
- Any risk that has aluminum strand wiring.
- Any risk where farming (crops, livestock, agritourism, etc.) generates more than \$1,000 a year.
- Any risk that has an electrical panel with less than 100 amps
- Any risk with disposable fuses
- Any risk with a Federal Pacific electrical panel
- Any risk with Asbestos siding
- Any risk that does not have central HVAC (exceptions can be made for more arid climates in Colorado and California)
- Any risk with a plumbing material explicitly excluded in HMES3002 – Specified Plumbing Materials Exclusion
- Manufactured homes that are not permanently tied down
- Manufactured homes that do not have utilities permanently installed
- Manufactured homes that are not built to HUD standards such as Park Models, RVs, or Tiny Homes
- Manufactured homes that are not skirted unless they are elevated on a pier/piling structure to meet local flood code requirements
- Barndominiums where the living space comprises less than 50% of the square footage
- Barndominiums where the living space is an ADU placed inside of a storage building

Risk Characteristics That Will Require Additional Underwriting Review Prior To Quoting

- Insurance Score No Hit
- Rental Properties
- Incorrect dwelling addresses
- Homes older than 50 years for HOMES and before 1977 for MH
- Square footage over 7,000
- Any dwelling characteristics listed as “other”
- Polybutylene or galvanized steel piping
- Wood heated or not heated homes
- Any coverage amount greater than \$1,000,000
- Any risks with a loss within the last 3 years
- Any client who has previously been non-renewed or cancelled
- Risk that is a PC 10
- Risks that are wildfire exposed or in a high risk for wildfire area
- Risks that are elevated on a pier or piling structure