



At Aspera, we know homes are more than just walls and a roof, they're where memories are made—and they deserve protection even when coverage is hard to find.

From hard-to-place risks like short-term rentals to high-risk venues like coastal regions or wildfire-exposed locations, Aspera's dedicated team builds customized solutions to fit your home, your needs, and your lifestyle.

TARGET CLASSES

- Standalone, single-family homes
- Primary or seasonal owner-occupied

INELIGIBLE CLASSES

- Vacant properties
- Commercial occupancies
- Properties with existing damage

POLICY STRUCTURE

- Homeowners' policy special form & endorsements

POLICY TYPES

- Preferred: all perils
- Select: named perils

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

COVERAGE OPTIONS

- Up to \$4.5M in Total Insured Value (TIV), or the sum of Coverages A through D
- Coverage A – Dwelling
- Coverage B – Other structures
- Coverage C – Personal property
- Coverage D – Additional living expenses
- Coverage E – Personal liability – up to \$300,000 available
- Coverage F – Medical payments – up to \$2,500 available
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, & lawns
- Debris removal
- Antennas and satellite dishes

AVAILABILITY

Visit asperains.com/about for information on Aspera's operational territory.

DWELLING & OTHER SETTLEMENT METHODS

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

SUBMISSION INFORMATION

- Internet-based rating system generates quotes in minutes
- Company communication is paperless, including declarations, policy form(s), & endorsements
- Policies are written through a non-admitted carrier with a Financial Strength Rating of A (Excellent) by A.M. Best

CONTACT

homes@asperains.com

Aspera acts as an underwriting manager and offers solutions for difficult-to-insure personal risks.

Scan for more
Homeowners resources

