Aspera INSURANCE SERVICES

HOMES
HOMEOWNERS E&S
Personal Insurance



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

Eligible Classes

- Standalone, single-family homes
- Primary or seasonal owner-occupied
- Short- and long-term rental properties
- Unusual building materials like metal siding, etc
- Homes with roofs aged 20 years+ considered

Not Eligible

- Vacant properties
- Multi-family dwellings
- Commercial occupancies
- Properties with existing damage

POLICY STRUCTURE

- Homeowners' policy & endorsements

POLICY TYPES

- Preferred Policy (Special Form) - all perils
- Select Policy (Broad Form) - named perils

DEDUCTIBLE OFFERINGS

- **Wind/Hail:** 2%, 3%, 5%, 7.5%, or 10%
- **Wildfire*:** 2%, 3%, 5%, 7.5%, or 10%
- **All other perils:** $500, $1,000, $2,500, $5,000, $7,500, $10,000, or $25,000

**Wildfire deductible applicable in CO & TX only. Wildfire coverage is subject to AOP deductible in all other states.*

COVERAGE OPTIONS

- Up to $4,999,999 in Total Insured Value (TIV), or the sum of Coverages A through D
- Dwelling (Coverage A)
- Other structures (Coverage B)
- Personal property (Coverage C)
- Additional living expenses (Coverage D)
- Personal liability — up to $300,000 (Coverage E)
- Medical payments — up to $5,000 (Coverage F)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, & lawns
- Debris removal

AVAILABILITY

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

SETTLEMENT METHODS

Replacement Cost Value (RCV)

- Coverage A (Dwelling) — total losses: paid at the amount of insurance, subject to policy provisions
- Coverage C (Contents) — Preferred policy only: paid at replacement cost on a named perils basis; sublimits and special classes may apply

Actual Cash Value (ACV)

- Coverage A (Dwelling) — all hail losses, regardless of home age
- Coverage B (Other Structures) — all losses, Preferred policy
- All coverages (A, B, and C) — Select policy

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