ASPERA DELIVERS:

Aspera® INSURANCE SERVICES

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

AsperaPay

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 **A** EXCELLENT

HOMES
POLICIES GUIDE



Aspera® INSURANCE SERVICES



	PREFERRED POLICY	SELECT POLICY
	All Perils for A and B, Named Perils for C	Named Perils
COVERAGE A: DWELLING	For total losses, claims are settled using replacement cost up to policy limits, subject to the coinsurance clause.	Losses are calculated using actual cash value for all coverages.
COVERAGE B: OTHER STRUCTURES	Losses are settled using actual cash value.	
COVERAGE C: CONTENTS	Losses are settled using replacement cost; sublimits and special classes may apply.	
ADDITIONAL COVERAGES AVAILABLE	• 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	• 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

Aspera INSURANCE SERVICES

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