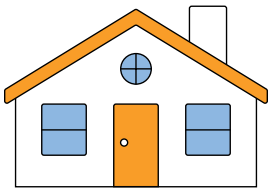
Aspera® INSURANCE SERVICES

HOMES
HOMEOWNERS E&S

For more than 13 years, Aspera has built a reputation for placing hard-to-insure manufactured homes in markets other carriers wouldn't touch. Today, we bring that same expertise to site-built properties with HOMES, an E&S homeowners coverage for hard-to-place single-family homes. HOMES is available in both coastal and inland markets across 12 states, including those with wind, hail, and high-brush or wildfire exposures. With two forms to choose from, instant online quotes, and a team that responds within three business hours, Aspera delivers real answers for your toughest clients.



ELIGIBLITY

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

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, $1,500, $2,500, $5,000, $7,500, $10,000, or $25,000

POLICY STRUCTURE & TYPES

- Homeowners' policy & endorsements
- Preferred Policy (Special Form) - all perils
- Select Policy (Broad Form) - named perils

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 $500,000 (Coverage E)
- Medical payments — up to $5,000 (Coverage F)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, & lawns
- Debris removal

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

SETTLEMENT METHODS

Replacement Cost Value (RCV)

- Coverage A (Dwelling) — total losses: paid at the amount of insurance, subject to policy provisions
- Coverage A (Dwelling) — partial losses on homes 10 years old or newer: paid at cost of repair or replacement, not to exceed 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

WHY ASPERA?

- No coastal limitations within our open markets
- PC-10, high-brush/wildfire-exposed zones eligible
- All-in-one liability & coverage for dwellings, other structures, & personal belongings
- Wind & hail included on every policy
- Online quoting portal for instant quotes
- Response to inquiries within three business hours
- Policies written through a non-admitted carrier with an A.M. Best Financial Strength Rating of A (Excellent)

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READY TO GET APPOINTED?
Visit asperains.com/become-appointed to get started today.