



## SEASONAL HOMES

### Program Highlights - What differentiates Aegis from the competition?

- ♥ **Age of Home** - 1900 or newer
- ♥ **Protection Class** - All are acceptable
- ♥ **Rental** - Multiple risks may be scheduled on a single policy
- ♥ **Value** - Maximum of \$500,000 TIV and \$300,000 Coverage A (varies by geography)
- ♥ **Optional Coverages** - Short-Term Rental (varies by occupancy/geography)

### Underwriting Guidelines

Log on to [AegisGeneral.com](http://AegisGeneral.com) for the full list of Program Guidelines:

- ♥ **Claims History** - Verified on all submissions
- ♥ **Prior Lapses in Coverage** - Acceptable (length varies by state)
- ♥ **Valuation** - Risk should be insured to 100% of Market Value (excluding land)
- ♥ **Electrical** - Fuses & Breakers with at least 100 amp service are acceptable
- ♥ **Additional Interest** - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk
- ♥ **Inspections** - To obtain exterior photos, insured self inspections are requested where available, in lieu of traditional inspections

### Target Demographics

Aegis' **Basic Dwelling** form offers exceptional coverage at competitive rates for Seasonal Homes, including:

- ♥ Older dwellings that are structurally sound
- ♥ Lower-value dwellings that are well maintained
- ♥ Risks that do not qualify for broader coverage
- ♥ Standalone residential dwellings in rural parts of the state
- ♥ Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises
- ♥ Under Renovation - Building materials covered
- ♥ Manufactured Homes



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