



VACANT STRUCTURES

Program Highlights - What differentiates Aegis from the competition?

- ♥ **Age of Home** - 1900 or newer
- ♥ **Protection Class** - All are acceptable
- ♥ **Occupancies** - Vacant, Between Tenancy, Under Renovation
- ♥ **Automatic Renewal** - Offered on all eligible policies
- ♥ **Liability Coverages** - Available
- ♥ **Optional Coverages** - Earthquake, Vandalism & Malicious Mischief, Water Damage
- ♥ **Value** - Maximum of \$750,000 TIV and \$500,000 Coverage A (varies by geography)
- ♥ **Policy Term** - 3, 6, or 12 month terms available (varies by geography)

Underwriting Guidelines

Log in to 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)
- ♥ **Supplemental Heat** - Including but not limited to wood burning stove, coal burning stove, pellet burning stove - for surcharge
- ♥ **Electrical** - Fuses & Breakers with at least 100 amp service are acceptable
- ♥ **Inspections** - To obtain exterior photos, insured self inspections are requested where available, in lieu of traditional inspections

Target Demographics

Aegis' **Vacant Structures** program offers Named Peril coverage on our Dwelling Basic form at competitive rates, for many risks, including:

- ♥ Under Renovation - Building materials covered
- ♥ Manufactured Homes
- ♥ Pending Sale
- ♥ Estate and Trust
- ♥ Properties in between tenancy or real estate closing, in probate
- ♥ Standalone residential dwelling in rural parts of the state
- ♥ Home Flippers



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