



## Specialty Homeowners Product Sheet

### Program Highlights

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#### What does our program offer that others may not?

- Occupancies – Owner/Seasonal
- Protection Class – All are acceptable
- Age of Home – All are acceptable
- Value – up to \$300,000 TIV, depending on geography
- Valuation – Market value/purchase price is used in determining Coverage A
- Prior Claims – One prior loss will not make the risk ineligible
- Animal Injury Liability – All dog breeds are acceptable in most states

### Target Demographic

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#### Aegis offers exceptional coverages at competitive rates for many applicants, particularly:

- Older homes that are structurally sound
- Lower-value homes that are well maintained

### Underwriting Highlights

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#### Be sure to visit [AegisGeneral.com](http://AegisGeneral.com) for the full list of Underwriting Guidelines:

- Valuation – Homes must be insured to 100% Market Value or Actual Cash Value, excluding land
- C.L.U.E. – Obtained on all submissions to verify loss history
- Animal Injury Exclusion – Must be signed if applicant owns an animal with a bite/injury history
- Photos – Not required, will be obtained during the inspection
- Woodstove – Acceptable for a surcharge
- Electrical – Fuses & breakers with at least 100 amp service are acceptable
- Lapse in Prior Coverage – Length of lapse does not determine eligibility
- Other than a fire, theft or liability loss, applicants can have multiple minor losses and remain eligible for coverage

Underwritten by Aegis General Insurance Agency, on behalf of Aegis Security Insurance Company

2407 Park Drive • P.O. Box 3153 • Harrisburg, PA 17105-3153  
Phone: (800) 233-2160 • Fax (717) 657-0340 • [www.aegisgeneral.com](http://www.aegisgeneral.com)