



Unoccupied Dwelling Product Sheet

Program Highlights

What does our program offer that others may not?

- Occupancies – Vacant/Unoccupied (under renovation)
- Protection Class – All are acceptable
- Age of Home – All are acceptable
- Policy Term – 3, 6, or 12 month terms available, renewal policies will be automatically offered

Target Demographic

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

- Stand-alone residential dwellings in rural parts of the state; manufactured homes are also acceptable
- In between tenancy or real estate closing
- For sale, less than 1 year on the market
- In the name of an estate or trust
- Under renovation

Underwriting Highlights

Be sure to visit 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
- Electrical – Fuses & breakers with at least 100 amp service are acceptable
- Photos – Two (2) exterior photos are required
- Lapse in Prior Coverage – Acceptable if less than 10 days
- 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

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