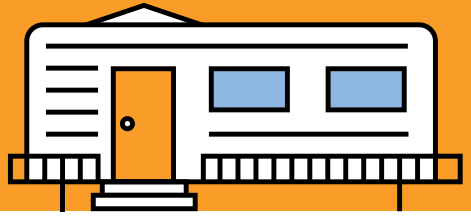


# COASTAL MANUFACTURED HOUSING APPETITE GUIDE



## ASPERA DELIVERS:



Online quoting for instant quotes;  
response to inquiries within **three hours**



Broad coverage policies include:

- Wind & hail coverage
- Flexible rates
- **No coastal limitations** within our open markets



Claims settled at **replacement cost** with our Preferred policy

We make the hard-to-insure  
**easy to please**



**Direct-to-client billing** with flexible payment methods  
& automatic commission payments

Visit [asperains.com](http://asperains.com) or call **(804) 774-2101**  
to begin the appointment process

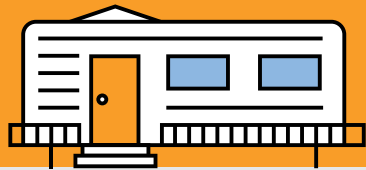
Policies are written through a non-admitted carrier  
with an A.M. Best financial strength rating of



2035 Maywill Street, Suite 100, Richmond, VA 23230  
(804) 774-2101 | [asperains.com](http://asperains.com)

We offer tailored insurance coverage for coastal factory-built homes.

**Our specialty, your peace of mind.**



## ELIGIBILITY

### Eligible

- Factory manufactured coastal housing
- Owner-occupied homes, including seasonal & secondary homes

### Not Eligible

- Vacant properties
- Commercial occupancies
- Properties with existing damage

## COVERAGE OPTIONS

**We offer broad coverage forms: Preferred, Select, & Wind/Hail Only**

- Dwelling
- Additional living expenses
- Other structures
- Personal property
- Personal liability (up to \$300k)
- Medical payments (up to \$2,500)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, & lawns (up to \$200)
- Debris removal
- Antennas & satellite dishes (up to \$100)



### Additional coverages

- Personal property replacement cost
- Scheduled personal property for your valuables
- Golf cart physical damage & liability extension
- \$10k liability limitation coverage for:
  - Animals
  - Diving board, slide & pool
  - Off-road recreational vehicle
  - Trampoline

## DEDUCTIBLE OFFERINGS

### Wind/Hail

2%	7.5%
3%	10%
5%	



### All Other Perils

\$500	\$1,500
\$1,000	\$2,500



## SETTLEMENT METHODS

### Replacement Cash Value

- Preferred Coverage Forms with total losses

### Actual Cash Value

- Preferred Coverage Forms with partial losses on homes over 10 years old
- Preferred Coverage Forms with ANY hail losses
- All Select & Wind/Hail Coverage Forms

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