



Aspera makes your hard-to-insure manufactured housing clients easy to please. We offer three unique coverage options for manufactured and modular homes along the Atlantic and Gulf Coasts.

## TARGET CLASSES

- Manufactured or modular housing
- Owner-occupied homes, including seasonal & secondary homes
- Long- & short-term rental properties

## INELIGIBLE CLASSES

- Vacant properties
- Commercial occupancies
- Properties with existing damage

## POLICY TYPES

- Preferred: all perils
- Select: named perils
- Wind/Hail Only

## DEDUCTIBLE OFFERINGS

- Wind/Hail: 2%, 3%, 5%, 7.5%, or 10%
- All other perils: \$500, \$1,000, \$1,500, or \$2,500

## COVERAGE OPTIONS

- Coverage A - Dwelling
- Coverage B - Other structures
- Coverage C - Personal property
- Coverage D - Additional living expenses
- Coverage E - Personal liability (up to \$300,000 available)
- Coverage F - Medical payments (up to \$2,500 available)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants, & lawns (up to \$200)
- Debris removal
- Antennas and satellite dishes (up to \$100)

## AVAILABILITY

Visit [asperains.com/about](https://asperains.com/about) for information on Aspera's operational territory.

Aspera acts as an underwriting manager and offers solutions for difficult-to-insure commercial and personal risks.

## ADDITIONAL COVERAGE OPTIONS

- Personal property replacement cost
- Scheduled Personal Property for valuables, including jewelry, furs, cameras, golf equipment, & fine arts
- Golf cart physical damage & liability extension
- Mortgage payment protection
- \$10,000 liability limitation for:
  - Animals
  - Diving board, slide, & pool
  - Off-road recreational or service vehicle
  - Trampoline

## SETTLEMENT METHODS

### Replacement Cash Value

- Preferred & Wind/Hail coverage forms with total loss payment equal to amount of insurance subject to policy provisions
- Preferred coverage forms for homes ten years old & newer, partial loss payment equal to the cost of repairing or replacing, not to exceed the amount of insurance subject to the policy provisions

### Actual Cash Value

- Preferred & Wind/Hail coverage forms with partial losses on homes more than ten years old
- Preferred & Wind/Hail coverage forms with ANY hail losses
- All Select coverage forms

## SUBMISSION REQUIREMENTS

- Internet-based rating system generates quotes in minutes
- Company communication is paperless, including declarations, policy form(s), & endorsements
- Policies are written through a non-admitted carrier with a Financial Strength Rating of A (Excellent) by A.M. Best

## SUBMISSIONS

[mh@asperains.com](mailto:mh@asperains.com)

Meet the  
Personal  
Lines team

