Program Highlights

What differentiates Aegis from the competition?

Affordable Insurance for Affordable Housing - Providing Basic and Broad HO Coverage to help you identify the most appropriate offering for your client's risk

- **Age of Home** - All are acceptable
- **Protection Class** - All are acceptable
- **Occupancy** - Owner or Seasonal
- **Value** - Maximum of $750,000 TIV, $500,000 Coverage A (varies by geography)

Target Demographics

Aegis’ Affordable Homeowners program offers Basic and Broad Peril coverage at competitive rates for primary and secondary homes, including:

- Older homes that are structurally sound
- Lower-value homes that are well maintained
- Homeowners who are financially responsible
- Risks in rural parts of the state, often overlooked by other carriers
- Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises
- Risks that do not currently qualify for coverage in the standard market

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)
- **Animal Injury** - All dog breeds are acceptable (liability is limited)
- **Replacement Cost** - available on personal property
- **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
- **Prior Losses** - Other than a fire, theft, or liability loss, applicants can have multiple minor losses and remain eligible for coverage
- **Inspections** - To obtain exterior photos, insured self-inspections are requested where available, in lieu of traditional inspections