Rental Properties

Program Highlights

What differentiates Aegis from the competition?

- **Age of Home** - All are acceptable
- **Protection Class** - All are acceptable
- **Rental** - Multiple risks may be scheduled on a single policy
- **Value** - Maximum of $500,000 TIV and $300,000 Coverage A (varies by geography)
- **Optional Coverages** - Short-Term Rental (varies by occupancy/geography)

Aegis’ **Basic and Special Dwelling** forms offer exceptional coverage at competitive rates for Rental Properties, including:

- Older dwellings that are structurally sound
- Lower-value dwellings that are well maintained
- Risks that do not qualify for broader coverage
- Standalone residential dwellings in rural parts of the state
- Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises

Target Demographics

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 or Replacement Cost (excluding land), depending upon the coverage form selected (DP1 or DP3)
- **Electrical** - Fuses & Breakers with at least 100 amp service are acceptable
- **Additional Interest** - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk
- **Inspections** - To obtain exterior photos, insured self-inspections are requested where available, in lieu of traditional inspections