Vacant Structures

Program Highlights
What differentiates Aegis from the competition?
- Age of Home - All are acceptable
- Protection Class - All are acceptable
- Occupancies - Vacant, Between Tenancy, Under Renovation
- Automatic Renewal - Offered an all eligible policies
- Liability Coverages - Available
- Optional Coverages - Earthquake, Vandalism & Malicious Mischief, Water Damage
- Value - Maximum of $750,000 TIV and $500,000 Coverage A (varies by geography)
- Policy Term - 3, 6, or 12 month terms available (varies by geography)

Aegis’ Vacant Structures program offers Named Peril coverage afforded on the Dwelling Basic (DP-1) form at competitive rates, for many risks, including:
- Under Renovation - Building materials covered
- Manufactured Homes
- Pending Sale
- Estate and Trust
- Properties in between tenancy or real estate closing, in probate
- Standalone residential dwelling in rural parts of the state
- Home Flippers

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 (excluding land)
- 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
- Inspections - To obtain exterior photos, insured self-inspections are requested where available, in lieu of traditional inspections

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