



## Dwelling Fire Product Sheet

### Program Highlights

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#### What does our program offer that others may not?

- Occupancies – Owner, Seasonal, Rental
- Protection Class – All are acceptable
- Age of Home – All are acceptable
- Woodstove – Acceptable for Owner/Seasonal, if criteria on questionnaire is met
- Rental – Up to 8 homes per applicant

### Target Demographic

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#### Aegis offers exceptional coverages at competitive rates for many applicants, particularly:

- Rental Units
- Older homes that are structurally sound
- Lower-value homes that are well maintained
- Homeowners who are financially responsible and take pride in ownership by following routine maintenance and update schedules

### Underwriting Highlights

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#### Be sure to visit [AegisGeneral.com](http://AegisGeneral.com) for the full list of Underwriting Guidelines:

- Homes must be insured to 100% Market Value or Actual Cash Value, excluding land
- C.L.U.E. – Obtained on all submissions to verify loss history
- Electrical – Fuses & breakers with at least 100 amp service are acceptable
- Exterior Photos – Not required, inspection will be ordered
- Lapse in Prior Coverage – Length of lapse does not determine eligibility
- Other than a fire, theft, or liability loss, applicants can have multiple minor losses and remain eligible for coverage

Underwritten by Aegis General Insurance Agency, on behalf of Aegis Security Insurance Company

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