



Dwelling DP-1 Product Sheet

Program Highlights Affordable Insurance for Affordable Housing

What differentiates Aegis from the competition?

- ♥ Age of Home & Protection Class- All are acceptable
- ♥ Occupancies - Owner, Seasonal, Rental, Vacant
- ♥ Up to 12 locations may be scheduled on a single policy
- ♥ Value - Maximum of \$300,000 Coverage A (\$500,000 Vacant); \$500,000 TIV (varies by geography)
- ♥ Optional Coverages - Earthquake, V&MM, Theft, Burglary, Short-Term Rental (varies by occupancy/geography)
- ♥ Perils covered - Fire and Extended Coverages

Target Demographics

Aegis' Dwelling DP-1 program offers exceptional coverage at competitive rates for many risks, including:

- ♥ Rental, Vacant, Seasonal & Owner-Occupied units
- ♥ Older homes that are structurally sound
- ♥ Lower-value homes that are well maintained
- ♥ Homeowners who are financially responsible
- ♥ 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 property

Underwriting Highlights

Log in to AegisGeneral.com for the full list of Underwriting Guidelines:

- ♥ Claims History - Verified on all submissions
- ♥ Lapse in Prior Coverage - Acceptable up to 60 days
- ♥ Inspections are ordered on every risk - photos not required
- ♥ Valuation - Homes should be insured to the Actual Cash Value, excluding land
- ♥ Animal Injury - Liability is limited and can be excluded depending upon the animal's bite or injury history. All dog breeds are acceptable (varies by geography)
- ♥ Electrical - Circuit breakers and fuse boxes with at least 100-amp service are acceptable
- ♥ Supplemental Heat (Including but not limited to wood burning stove, coal burning stove, pellet burning stove) - May be acceptable on Owner, Seasonal, and Vacant occupancies for a surcharge
- ♥ Additional Interest - For parties interested in verifying coverage, but who do not have an insurable interest in the risk

Underwritten by Aegis Security Insurance Company

4507 North Front Street • Suite 200 • P.O. Box 3153 • Harrisburg, PA 17105-3153
Phone: (866) 662-5752 • Fax: (717) 540-6479 • www.aegisgeneral.com