



Dwelling DP-3 Product Sheet

Program Highlights Affordable Insurance for Affordable Housing

What differentiates Aegis from the competition?

- ♥ Age of Home – Up to 80 years old
- ♥ Protection Class – All are acceptable
- ♥ Occupancies – Owner, Seasonal, Rental
- ♥ Replacement Cost on Dwelling
- ♥ Rental – Up to 12 locations may be scheduled on a single policy
- ♥ Value – \$75,000 - \$500,000 Coverage A, Maximum of \$750,000 TIV (varies by geography)
- ♥ Optional Coverages – Earthquake, Water Backup, Theft, Burglary, Short-Term Rental (varies by occupancy/geography)
- ♥ Perils Covered – Open Peril subject to exclusions

Target Demographics

Aegis' *Dwelling DP-3* program offers exceptional coverage at competitive rates for many risks, including:

- ♥ Rental & Seasonal Units
- ♥ Homes that are structurally sound
- ♥ Homes that are well maintained
- ♥ Homeowners who are financially responsible
- ♥ 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 100% replacement cost, 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 are required
- ♥ 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