AEGIS GENERAL INSURANCE | SPECIALTY DIVISION

(844) 207-4339
www.AegisEasy.com

HOMEOWNERS

Aegis General provides top-tier homeowners insurance — HO3 & HO5 policy forms for primary residences with dwelling limits up to $1,000,000 at policy inception.

- Dwellings built in 1900 or newer
- Specialized Risks Accepted: Pride of owner-ship; older homes; 1 or 2 prior losses (depending on type of loss); or unique liability hazards (exclusions apply).
- $100,000 personal liability and $50,000 animal liability included
- Open perils endorsement (HO5) available for Personal Property coverage

DWELLING FIRE

Fire insurance for seasonal (secondary), tenant, vacation rental and vacant homes is available through Aegis General's dwelling fire program with both DP3 (limited replacement cost) and DP1 (ACV) policies available.

- All occupancies supported
- Dwellings can be titled in the name of a corporation, LLC or business
- Personal liability coverage available with personal injury option
- Dwelling values up to $900,000 (DP3) or $750,000 (DP1)
- Dwellings built in 1900 or newer

E&S
EXCESS & SURPLUSS

Aegis General's E&S program provides flexible coverage solutions for properties that don't meet standard underwriting criteria. Designed for hard-to-place risks and unique exposures, this program helps you find the right protection when traditional markets can't.

- HO3 and DP3 policy forms available
- Dwelling limits up to $1,000,000
- Coverage available for owner-occupied, seasonal, tenant, or vacant dwellings
- Optional Extended Replacement Cost coverage
- Personal Liability coverage available up to $500,000
- Animal Liability included (limits vary)
- Equipment Breakdown and DIC coverage options available

DIFFERENCE IN CONDITIONS (DIC)

Aegis General provides the only true stand-alone DIC insurance program in the market. This means you don't have to meet the typical underwriting criteria of a full homeowners program. Our program was designed from the ground-up to support DIC policies. As a companion to a FAIR Plan or equivalent policy, we support all occupancies and dwelling values of up to $3,000,000.

- All occupancies supported
- Dwelling limits up to $3M available & Personal Liability limits up to $500,000
- Complements the coverage provided by your client's California FAIR Plan or equivalent policy
- Evacuation Reimbursement coverage included for all primary homes
- Equipment Breakdown coverage available

RENTERS

Aegis General contents insurance provides industry standard HO4 coverage with a few twists such as customer loyalty credits, companion auto discounts and the ability to schedule personal property. From basic to more comprehensive, you can find just the right coverage for your renting clients.

- Personal Property limits from $5,000 to $250,000
- Replacement Cost coverage available
- Deductibles from $500 to $10,000
- Scheduled Personal Property available
- $50,000 Personal Liability coverage included, with limits up to $500,000 available

COMMON REFERENCES

- All occupancies supported - Primary, Seasonal, Vacant, Tenant & Vacation Rental.
- Homes built 1900 or newer.
- Deductibles from $500 to 1$ 10,000
- Dwelling values to $ 1,000,000 ($3,000,000 DIC)
- All dog breeds, trampolines, and swimming pools with slides/diving boards accepted (liability limitations apply)
- Up to 2 losses accepted - Loss history integrated at point of sale.