

Aegis General Insurance Agency Differentiators Matrix

General Topic	MH	DP1	Vacant	DP3	Affordable Homeowners AKA Ho8/2	Notes
Coverage A	\$5,000 -\$150,000	\$10,000-\$300,000	\$10,000-\$500,000	\$75,000-\$300,000	\$40,000-\$500,000	Tiny homes can be written under MH
Occupancy	Owner, Seasonal/Secondary, Rental, Tenant	O, S/S and R	Vacant	O, S/S and R	O/S	
Policy Terms	12 months	12 months	3, 6 and 12 months	12 months	12 months	
Age	Any	Any	Any	Up to 80 years old	Any	cannot be on the historical registry
RC option	X Up to 20 years of age *some states up to 40 yrs of age			X	X (South Carolina only)	
ACV option	X RC for partial loss available	X	X		X	
Up to 12 locations under 1 policy	X	X	X	X		
Roof Exclusions	X	X	X	X	X	
Name of Estate, Trust, LLC	X*	X*	X Vacant can be listed as For Sale	X*		*This is only for certain occupancies* IE rentals
All PCs including 9 & 10	X	X	X	X	X	
Non- Residence Structures (Must have a roof)		X Min value \$1,000- \$200,000 max				IE pole barn, boat house, standalone
Short term/occ. rentals	X	X		X		
INACTIVE Knob and Tube		X	X	X		
No surcharge for losses under \$500	X	X	X	X	X	
Acceptance of fuse boxes	X	X	X			
Minor Cosmetic issues IE peeling paint, *missing balusters	X	X	X			*May remove liability until repaired or replaced
Building materials included in Coverage "A"		X	X	X		
Lapses	Lapses up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	
No acreage restrictions	X	X	X	X	X	
Acceptance of Metal Roofs	X	X	X	X	X	
Minor vegetation overgrowth on property	X	X	X			
No automatic dog breed /exotic animal exclusion	X	X	X	X	X	