




NEED COVERAGE FOR  
YOUR COASTAL  
MANUFACTURED  
HOME?

WE ARE HERE FOR YOU!

SPEECHLY INSURANCE

772-564-7015



We offer tailored insurance coverage  
for coastal factory-built homes.  
*Our specialty, your peace of mind.*

## We insure:

- Factory manufactured coastal housing
- Owner-occupied homes, including seasonal and secondary
- No claims in the past 3 years (1 weather related claim acceptable)

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## We don't insure:

- Vacant properties
- Commercial occupancies
- Properties with existing damage

## Coverage Options

**We offer full coverage policies including Wind/Hail or Wind/Hail only.**

- Dwelling
- Additional Living Expenses
- Other Structures
- Personal Property
- Personal Liability (up to \$300,000)
- Medical Payments (up to \$2,500)
- Fire Department service coverage
- Emergency removal coverage
- Trees, shrubs, plants and lawns
- Debris removal
- Antennas and satellite dishes





## Additional Coverage Options

- Personal Property replacement cost
- Scheduled Personal Property for your valuables
- Golf cart physical damage and liability extension
- \$10,000 liability limitation coverage for:
  - Animals
  - Diving board, slide and pool
  - Off-road recreational vehicle
  - Trampoline



## Deductible Offerings

### Wind/Hail

- 2%
- 3%
- 5%
- 7.5%
- 10%



### All Other Perils

- \$500
- \$1,000
- \$1,500
- \$2,500



## Settlement Methods



### TOTAL LOSS

Payment is equal to the amount of insurance, subject to policy provisions.

### PARTIAL LOSS

- **Home built within 20 years:**  
Payment will be equal to the cost of repair or replacement, not to exceed the amount of insurance, subject to the policy provisions
- **Home older than 20 years:**  
Payment will be equal to depreciated value of damaged property

## CLAIM NOTIFICATION

All claim notices should be sent directly to the company insuring your policy. Please refer to your policy documents for claims contact information.



# Aspera delivers:



*Online quoting  
for instant quotes;  
response to  
inquiries within  
three hours*

Full coverage  
policies include:

- Wind and hail coverage
- Affordable rates
- No coastal limitations within our open markets

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**UP TO 15%** commission on  
new accounts

Claims settled at  
**replacement cost**

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Policies are written through a  
non-admitted carrier with an A.M.  
Best financial strength rating of

