

# INSURE HIVE — CALIFORNIA HOMEOWNERS INSURANCE PROGRAM

Powered by Aegis General | Specialty Property Made Easy

### **Protecting California Homes With Smarter Coverage**

Insure Hive is proud to offer California agencies access to a modern, flexible homeowners insurance program designed for today's evolving property risks. With strong underwriting, digital tools, and broad coverage options, this program is built to help you protect more homeowners — and win more business.

## **Program Highlights**

- HO-3 & HO-5 coverage options for primary, owner-occupied homes.
- Strong dwelling limits: \$800,000 new business / \$875,000 renewal.
- Optional +25% extended replacement cost.
- Modern underwriting: roof review, wildfire scoring, valuation tools.
- Open-perils contents coverage via HO-5 endorsement.
- Additional options: Equipment Breakdown, Earthquake, Renters, Dwelling Fire/DIC, E&S; Property.

#### Ideal Risks

- ✔ Primary, owner-occupied homes.
- ✓ Well-maintained properties.
- ✔ Homes within coverage limit guidelines.
- ✔ Properties in wildfire-exposed or CAT-sensitive regions.

# Why Insure Hive?

Access to specialty programs built for California.

- Fast underwriting response.
- Simple submission process.
- Direct support from the Insure Hive team.
- Tools to help you grow your book with dependable markets.

# **Get Appointed or Request a Quote**

Join the Insure Hive Agent Network or request a homeowners quote today.

Get Appointed: https://insurehive.com/agencyapply/

Email Brian: brian@insurehive.com

Insure Hive — Your Shortcut to More Markets, More Wins.