Aspera
INSURANCE SERVICES

AGRIBUSINESS PROPERTY

Aspera accesses Agribusiness Property coverage for a wide variety of agriculture-related occupancies and equipment. We deliver creative, yet practical, solutions for difficult-to-place properties ranging from small and midsized farms to large-scale meat, poultry, and dairy processing operations, as well as for a range of farm-related equipment.

PROPERTY

TARGET CLASSES

Ground-up & Primary

- Small & midsized farms
- Fruit & vegetable farms & nurseries
- Feed stores
- Agriculture-related storage & warehousing
- Equine-related operations
- Dude ranches & trail riding
- Livestock & poultry farms & slaughterhouses
- Cannabis grow facilities
- Fertilizer manufacturing & storage
- Vineyards & wineries

Excess

- All the classes above
- Large farming operations
- Grain elevator & co-op operations
- Egg farms & poultry houses

Many more classes considered

CAPACITY

- $10M in total capacity

Ground-up

- TIV of $10M or less
- Minimum premium: $5,000
- Deductible: $5,000

Primary

- TIV up to $25M
- We consider small & midsize ground-up & primary risks across a variety of occupancies, most with one to 20 locations

Excess

- TIV up to $5B, with larger risks considered on a case-by-case basis
- We can write excess in or out of the PML, Buffer, & quota shared layers

CATASTROPHE APPETITE

- **Wind:** All Risks, DIC, or Single Peril capacity available in all catastrophe areas
- **Flood:** DIC, Single Peril, or include with All Risks perils
- **Earthquake:** DIC, Single Peril, or include with All Risks perils; capacity available in all zones

FARM EQUIPMENT

TARGET CLASSES

Ground-up & Primary

- Harvesting equipment
- Tractors & power equipment
- Tilling equipment
- Planting & Seeding Equipment
- Generators
- Pivot Heads
- Crop sprayers & Irrigation equipment
- Crop care & fertilization equipment
- Livestock/dairy equipment
- General farm tools

CAPACITY

- $10M limit capacity

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

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