Aspera INSURANCE SERVICES

ALLIED HEALTH

Aspera has access to insurance products for Long-Term Care, Healthcare, and Social Service risks. Our tailored access to coverage targets hard-to-place risks by offering flexible policy terms and competitive rates. General Liability and Professional Liability coverage can be written combined or stand-alone.

MISCELLANEOUS MEDICAL

Target Classes:

- Medical spas
- Day spas
- Home health care
- Hospice care
- Outpatient clinics – primary care, urgent care, dental, dialysis, substance abuse, & specialty clinics
- Medical staffing
- Medical transportation – ambulette, emergency & non-emergency ambulances, & youth/school transport
- Pharmacies, including medical marijuana dispensaries
- Virtual care/telemedicine
- Alternative medicine – ketamine, psilocybin, naturopathy, etc.
- Medical labs & medical imaging
- Surgery centers
- Counseling & mental health

LONG-TERM CARE FACILITIES

Target Classes:

- Assisted living facilities
- Skilled nursing facilities
- Congregate care facilities
- Independent living facilities
- Senior apartments

SOCIAL SERVICES

Target Classes:

- Miscellaneous human service organizations
- Adoption & foster agencies
- Homeless shelters
- Substance abuse & sober living
- Residential facilities for the physically & mentally disabled
- Youth residential facilities
- Group homes
- Special needs day care

HOSPITALS

See our Hospitals info sheet for target classes considered.

POLICY STRUCTURE

- Professional Liability & General Liability coverage
- Claims-Made & Reported coverage form (Note: General Liability Occurrence coverage form may be used for certain risks)
- Policy limits up to $5M on a primary basis; up to $10M available
- Policies issued with a per claim deductible that applies to both indemnity & expense
- Broadened coverage available for select risks; may include incident trigger, defense outside the limit, silent on punitive damages, indemnity only deductible, etc.
- 1, 2, 3-year tail options available
- Professional Liability & General Liability coverage can be written on a stand-alone basis with separate limits or a combined basis with a shared aggregate limit
- Additional coverage enhancements available: Employee Benefits Liability, stop gap, non-owned auto, HIPAA expense reimbursement, residential evacuation expense reimbursement
- TRIA coverage included on the General Liability at no additional charge

SUBMISSION REQUIREMENTS

- Appropriate supplemental application(s)
- Five-year currently-valued loss runs
- Copies of license(s), state inspections, & complaint investigations
- Copy of current declaration page

AVAILABILITY

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

SUBMISSION ADDRESS

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