Aspera INSURANCE SERVICES

CONSTRUCTION

Aspera writes all types of Commercial, Industrial, Residential, and Specialty Trade contractors. Our team specializes in quickly and creatively underwriting hard-to-place contractors that may have a poor loss history, tough exposures, or other difficult risk characteristics.

TARGET CLASSES

- General contractors, custom home builders, trade contractors, and subcontractors
- Residential renovation and remodeling: all trades eligible
- Commercial construction: general and subcontractors
- Concrete construction
- Demolition
- Elevator installation and service
- Excavation, site preparation, grading
- Fire suppression
- Framing
- Horizontal drilling, conduit construction
- HVAC
- Infrastructure developers
- Janitorial
- New York construction (interior operations only)
- Plaster, stucco, EIFS
- Roofing
- Steel erection
- Seismic retrofitting
- Water/sewer mains

ADDITIONAL COVERAGES

- Project-Specific
- Owner's Interest
- OCP
- Discontinued Operations
- Railroad General Liability
- Railroad Protective Liability

POLICY STRUCTURE

- $10M excess capacity available
- Commercial General Liability and Products/ Completed Operations Liability
- ISO Occurrence and Claims-Made coverage forms; proprietary and manuscript forms available to customize coverage
- Per location and per project aggregate options
- Deductibles $0 - $25,000

SUBMISSION REQUIREMENTS

- Acceptable Commercial Insurance application and General Liability application with a complete description of operations (signed and dated by the insured when bound)
- Supplemental application, where appropriate (signed and dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for losses over $25,000
- Website information

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com