Aspera INSURANCE SERVICES

ENVIRONMENTAL

Aspera provides coverage to companies whose business impacts the environment. We offer a variety of exposure solutions: operational, premises, contingent, or contractual.

PRODUCTS

General Liability:

Target classes considered:

- Contractors for:
  - Lead & asbestos abatement
  - Mold remediation
  - Environmental response & remediation
  - Fire, smoke, water, & disaster response
  - Waterproofing
  - Pest control
  - Fuel haulers & hazardous waste transportation
- Environmental products, including drums, barrels, landfill liners, liners, remediation equipment pumps, valves, etc.
- Manufacturers & distributors of chemicals, coatings, fertilizer, pest control chemicals, fireworks, lubricants, oils, paints, & soaps considered

Minimum Premium: $2,500

Combinable Coverages:

- Bailee's, Contractors Pollution, Transportation Pollution, NODS, Professional, Mold, & Sudden Accidental Site Pollution
- Available on a combined or standalone basis

Minimum Premium: $1,000

Dry Cleaner Site Pollution:

- Location, machine, & solvent specific
- Covers bodily injury, property damage, & environmental clean-up

Minimum Premium: $2,500

Products Pollution Liability:

- Most manufacturing classes considered
- Covers bodily injury, property damage, & environmental clean-up
- Available combined via endorsement with GL coverage or standalone

Minimum Premium: $1,500

Pollution Legal Liability (PLL):

- Claims-Made & Reported
- Location-specific
- Covers on- & off-site pollution

Minimum Premium: $1,500

Storage Tank Liability:

- Most commercial classes with on-site storage tanks considered
- New & older aboveground & underground tanks considered
- Limits up to $1M
- Limits matching state fund deductibles available
- Covers bodily injury, property damage, & environmental clean-up

Minimum Premium: $1,000

POLICY STRUCTURE

- Policies & deductibles can be tailored to fit individual risks across a wide range of classes
- Variable limits
- Claims-Made & Occurrence forms available
- Combinable coverages

SUBMISSION REQUIREMENTS

- Environmental application with a complete description of operations, signed and dated by the insured when bound
- Acceptable applications required as appropriate, signed and dated by the insured when bound
- Five-year summary of losses, with a description 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