Aspera INSURANCE SERVICES

EXCESS CASUALTY

Aspera provides both supported and unsupported excess at lead, buffer, or high attachment points. Our target classes are similar to those handled by the primary casualty and specialty casualty divisions, including contractors, manufacturers, and premises-related exposures.

TARGET CLASSES

- Apartment buildings
- Cannabis cultivation & distribution
- Carpentry
- Concrete construction
- Condominiums
- Excavation
- Firearms manufacturers & distributors
- General contractors
- Lessors' risk
- Metal erection
- Oil & gas operations
- Railroad-related risks
- Real estate development properties
- Recreational facilities & resorts
- Roofers
- Security guards
- Small-to-midsize auto fleets
- Special events
- Warehouses

POLICY STRUCTURE

- Up to $10M in capacity
- Follow-Form excess policy over Claims-Made & Occurrence forms
- Supported or unsupported

Minimum premium per layer: $1,000

UNDERLYING REQUIREMENTS

- Automobile Liability - $1M Combined Single Limit (CSL)
- Employers' Liability -$500,000/$500,000/ $500,000
- General Liability - $1M/$2M/$1M
- Liquor Liability - $1M/$1M

SUBMISSION REQUIREMENTS

- Commercial Insurance application and Excess/ Umbrella application, Commercial General Liability application with a complete description of operations (signature of the insured/dated when bound)
- Supplemental application, where appropriate (signed and dated by the insured when bound)
- Auto fleet breakout by vehicle type, including radius of operations and commodities hauled
- Five-year currently-valued company loss runs with a description provided for large losses (over $100,000)
- Website information

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com