Aspera INSURANCE SERVICES

EXCESS ALLIED HEALTH

Aspera accesses excess coverage in four different professional areas, including Allied Health. We create solutions for hard-to-place risks, including those with poor loss history, gaps in coverage, or unique characteristics. Our policies offer follow-form coverage over General or Professional Liability, unless otherwise noted, and can be customized to fit a risk's specific need.

TARGET CLASSES

- All things medical or miscellaneous facility-related
- Foster/adoption agencies
- Emergency/non-emergency transport
- Group homes
- Home health
- Long-term care facilities
- Skilled and intermediate care
- Assisted and intermediate care
- Outpatient medical facilities (labs, clinics, surgical, rehab, etc.)
- Social service agencies
- Staffing agencies

POLICY STRUCTURE

- Follow-Form Excess over General or Professional Liability
- Capacity up to $10M
- Supported or unsupported basis
- Can include auto or Employer's Liability

SUBMISSION REQUIREMENTS

- Appropriate application(s), signed & dated by the insured
- Five-year currently-valued loss runs
- Copies of license(s), state inspections, & complaint investigations
- Copy of current declaration page
- Underlying policy terms
- Current profit and loss statements

UNDERLYING LIMIT REQUIREMENTS

- Automobile Liability: $1M Combined Single Limit
- Employer's Liability: $500K/$500K/$500K
- General Liability: $1M/$2M/$1M
- Professional Liability: $1M/$2M

AVAILABILITY

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

SUBMISSION ADDRESS

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