Aspera INSURANCE SERVICES

EXCESS MANAGEMENT LIABILITY

Aspera accesses excess coverage in four different professional areas, including Management Liability. We create solutions for both for-profit and non-profit risks, including those that have poor loss history, are in difficult legal venues, or have unique operational characteristics. Our policies offer follow-form coverage over Directors & Officers Liability, Employment Practices Liability, or Fiduciary Liability.

DIRECTORS & OFFICERS LIABILITY (D&O)

For-Profit Target Classes:

- Cannabis
- Construction
- Consulting firms
- Manufacturing
- Oil & gas
- Pharmaceuticals
- Property management
- Technology firms
- Transportation
- Wholesalers or distributors

For-Profit Target Classes:

- Associations
- Camps
- Charitable organizations
- Clubs
- Educational organizations
- Foundations
- Social service organizations

EMPLOYMENT PRACTICES LIABILITY (EPL)

Target Classes:

- Auto dealers
- Cannabis
- Health services
- Law firms
- Restaurants & bars
- Retail

FIDUCIARY LIABILITY

- Includes named organization and subsidiaries, the sponsored plan, & other insured persons
- We target organizations with the following types of defined contribution plans: 401k, 403b

POLICY STRUCTURE

- Follow-Form Excess over all listed products unless otherwise noted, can combine as needed
- Up to $10M in capacity
  - $5M attachment point on public companies
- Variable options on deductibles
- Prior acts coverage can be considered
- Executive Supplemental Limit, Employed Lawyer Professional Liability, & Crisis Management Response are available on select accounts
- Top-heavy excess available

UNDERLYING LIMIT REQUIREMENTS

- $500K/$500K for all coverage types

SUBMISSION REQUIREMENTS

- Applications, as appropriate, signed & dated by the insured
- Underlying policy terms
- Five-year currently-valued loss runs
- Organizational chart
- Most recent 12 months of financial statements

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com