Aspera INSURANCE SERVICES

EXCESS MEDICAL

Aspera accesses excess coverage in four different professional areas, including Health Care. We target practitioners with poor claims histories, gaps in coverage, or licensing or board issues, as well as those who need coverage with higher limits due to contractual requirement. Coverage can also include entities or corporations affiliated with a practitioner.

TARGET CLASSES

- Non-standard chiropractors and podiatrists
- Non-standard dentists (all specialties)
- Non-standard mid-level providers
- Non-standard physicians and surgeons (all specialties)
- Group practitioners (all specialties)
- Locum Tenens/medical staffing
- Stand-alone medical directors

POLICY STRUCTURE

- Follow-Form Excess over Medical Professional Liability
- Claims-Made and Reported basis
- Capacity up to $5M
- 12, 24, & 36-month tail options available
- Monoline professional product

SUBMISSION REQUIREMENTS

- Applications as appropriate, signed & dated by the insured
- Five-year currently-valued loss runs
- Copy of curriculum vitae & declarations page
- Underlying policy terms

UNDERLYING LIMIT REQUIREMENTS

- Medical Professional Liability: $1M/$2M

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com