Aspera® INSURANCE SERVICES

HABITATIONAL

Aspera offers an array of small-to-midsize Habitational classes. We target distressed risks that have been non-renewed, have a poor loss history, or are in difficult legal venues. Aspera can offer terms on a per-location basis for submissions with multiple locations, allowing us to offer our best terms for each submission.

TARGET CLASSES

- Apartments including student, subsidized, & senior exposures
- Condominium associations
- Homeowners associations
- Timeshare condominium associations
- Townhouse associations
- Mobile home parks
- Single room occupancy
- Boarding houses
- Short-term rentals (single unit schedules, Airbnbs, apartment hotels)

POLICY STRUCTURE

- $10M excess capacity available
- Commercial General Liability
- ISO Occurrence & Claims-Made coverage forms
- ISO Liquor Liability coverage
- Customized coverage
- Per-location aggregate endorsement
- Hired & non-owned auto (supported)
- Blanket additional insured
- Employee Benefits Liability
- Stop Gap Liability

SUBMISSION REQUIREMENTS

- Commercial Insurance application & General Liability application with a complete description of operations
- Supplemental application, where appropriate
- Five-year currently-valued company loss runs with a description provided for losses over $25,000
- SOV in Excel format (for locations of five or more)
- Insured's website information

AVAILABILITY

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

SUBMISSION ADDRESS

ci@asperains.com