Aspera INSURANCE SERVICES

GENERAL CASUALTY

Aspera can tailor Commercial General Liability, Liquor Liability, and Impairment Liability coverages, with both Occurrence and Claims-Made forms available for more than 200 eligible OL&T and premises-related classes.

We can cover many risks and particularly target ones that have been nonrenewed, have a poor loss history, or are located in a difficult legal venue.

TARGET CLASSES

Habitational

- Apartments
- Boarding houses
- Condominium associations
- Dwellings
- Homeowners associations
- Mobile home parks
- Senior independent living
- Student housing (non-Greek)
- Townhouse associations

Hospitality

- Bars & lounges
- Caterers
- Food Trucks
- Liquor Liability (supported)
- Nightclubs & gentlemen's clubs
- Restaurants
- Impairment Liability (available in select states)

Hotels & Lodging

- Assisted living facilities (LRO)
- Condotels
- Homeless shelters (LRO)
- Hostels
- Hotels & motels (will consider long-term single room occupancy & low occupancy)

Education & Religion

- After School care
- Camps
- Daycares
- Houses of worship
- Schools

Miscellaneous General Casualty

- Flea markets
- Gas stations & convenience stores
- Grocery stores & supermarkets
- Liquor stores (including Liquor Liability)
- Office buildings (LRO)
- Real estate land developers
- Retail stores
- Security guards & detective agencies
- Shopping centers (LRO)*
- Staffing companies
- Vacant land

** Landlords & property managers with cannabis growers or dispensaries may require coverage for their cannabis exposures*

SUBMISSION REQUIREMENTS

- Acceptable Commercial & General Liability applications 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

POLICY STRUCTURE

- $10M excess capacity available
- Standalone Coverages (Occurrence & Claims-Made forms available for each)
  - Commercial General Liability
  - Liquor Liability
  - Impairment Liability
- Additional Coverages (for qualifying accounts)
  - Hired & Non-Owned Auto
  - Employee Benefits Liability
  - Stop Gap Liability
  - Professional Liability
  - Assault, Battery, Abuse & Molestation
- Common Endorsements / Add-Ons
  - Per Location Aggregate
  - Blanket Additional Insured
  - Primary & Non-Contributory
- Waiver of Subrogation

AVAILABILITY

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

SUBMISSION ADDRESS

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