Aspera INSURANCE SERVICES

VETERINARY MEDICINE

Aspera accesses specialized coverage for Veterinary Medicine professionals and practices, even those with poor loss histories, gaps in coverage, or licensing/board issues.

Working with animals comes with unique risks, from malpractice and regulatory concerns to unpredictable animal behavior or day-to-day third-party exposures. Our products include Professional Liability, General Liability, and Bailee's coverage, available monoline or in any combination of lines, to ensure your accounts get the tailored coverage they need.

TARGET CLASSES

- Veterinarian, Vet Tech, & Behavioral Specialists for:
  - Small Animal practices
  - Mixed Animal practices
  - Large Animal practices
  - Equine practices
- Miscellaneous Animal Services
  - Trainers, groomers, walkers, etc.
- Animal rescue, adoption, & fostering organizations

POLICY STRUCTURE

- Professional Liability, General Liability, & Bailee's coverage can be monoline or in any combination of lines subject to a policy aggregate limit
- Claims-made & reported coverage form
- Consent to settle with hammer clause
- Per claim deductible that applies to both indemnity & expense
- Limits available from $100k per occurrence up to $1M per occurrence
- 12-, 24-, & 36-month tail options available

SUBMISSION REQUIREMENTS

- Application (signed & dated) with appropriate supplemental applications or responses
- Five-year currently valued loss runs
- Copy of current declarations page

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com