Aspera INSURANCE SERVICES

HEALTH CARE

Aspera has access for medical practitioners that are ineligible for the standard marketplace. We target practitioners with poor claims experience, alcohol and substance abuse histories, gaps in coverage, and licensing and/or board issues. 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

- Professional Liability coverage
- Claims-Made & Reported coverage form
- Consent-to-settle with hammer
- Per claim deductible that applies to both indemnity & expense
- Broadened coverage & preferred pricing available for select risks with favorable claims history, low acuity specialty, & other merits
- Typical primary limits of $1M/$3M
- Up to $5M in excess available
- Group policies with multiple providers receiving individual limits of liability are available
- 12, 24, 36-month tail options available

AVAILABLE COVERAGE ENHANCEMENTS

- Cyber Liability coverage
- Defense outside the limit
- Damages-only deductible
- Incident coverage trigger
- Limited DD&R provision
- Supplementary payments

SUBMISSION REQUIREMENTS

- Application (signed & dated) & appropriate supplemental application
- Five-year currently-valued loss runs
- Copy of curriculum vitae & declarations page

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com