Aspera INSURANCE SERVICES

IMPAIRMENT LIABILITY

Aspera accesses Impairment Liability coverage across our Entertainment, General Casualty, and Products Liability appetites. Our coverage targets events and establishments that permit onsite consumption of cannabis.

Both Claims-Made and Occurence forms are available.

TARGET CLASSES

Entertainment

- Cannabis focused special events
- Concerts & music festivals
- Live music venues
- Cannabis & dispensary tours
- Event venues that allow onsite consumption of cannabis
- Private cannabis clubs
- Retreat centers and resorts that allow cannabis consumption

General Casualty

- Restaurants
- Bars
- Breweries
- Convenience stores
- Grocery stores
- Liquor stores
- Nightclubs
- Gentlemen's clubs

Products Liability

- Dispensaries permitting on-premises cannabis consumption

POLICY STRUCTURE

- Up to $1M/$1M limits
- $2,500 minimum premium

SUBMISSION REQUIREMENTS

- Signed and dated application, including applicable supplement applications, such as Cannabis supplemental application, which contains breakout of onsite consumption percentage, or general consumption supplemental application
- A description of the operations & how the cannabis operations are regulated/controlled
- Five-year currently-valued company loss runs, if available
- Website information or brochure

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com