Aspera INSURANCE SERVICES

MEDICAL DEVICES

Aspera's extensive health products knowledge can tailor solutions for hard-toplace risks. Our coverage options vary with differing ingredient and material exclusions, claims-made or occurrence forms, defense provided inside or outside the limits, and deductible alternatives. We can write General Liability and Professional Liability coverages combined or stand-alone.

TARGET CLASSES

- Dental products
- Diagnostic equipment and test kits
- Disposable medical supplies
- Durable medical equipment
- Medical devices
  - Class I-III
- Monitoring devices
- Orthopedic and prosthetic
- Service, repair, & installation of medical equipment
- Surgical instruments
- Personal protective equipment (PPE)

AVAILABLE COVERAGE ENHANCEMENTS

- Additional insured – primary & non-contributory
- Claims-Made coverage (versus Claims-Made & Reported)
- Data breach
- Deductible aggregate
- Defense outside the limits
- Employee Benefits Liability
- Errors and Omissions Liability
- Hired and non-owned auto coverage
- Incident coverage trigger
- No punitive damages exclusion
- Occurrence coverage form for certain risks
- Per occurrence deductible/Batch Clause
- Product recall expense coverage
- Professional Liability (combined limit or separate limits)
- Stop Gap Employers Liability
- True worldwide coverage territory
- Waiver of subrogation

MINIMUM PREMIUM

- $1,500 - $1M/$2M
- $7,500 - $5M/$5M
- $15,000 - $10M/$10M

POLICY STRUCTURE

- General Liability including Products/Completed Operations, Products Liability only, or Professional Liability
- Policy limits up to $10M available on primary or excess basis; Follow-Form excess capacity of $10M on both a supported and unsupported basis
- 12, 24, & 36-month tail options available

SUBMISSION REQUIREMENTS

- Signed & dated Medical Device application
- Five-year currently-valued company loss runs
- Copies of the following:
  - Labels
  - Current declarations page
- Website information

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com