Aspera INSURANCE SERVICES

LIFE SCIENCES

Aspera's extensive health products knowledge can tailor solutions for hard-to-place 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

- Biologics
- Blood, milk, and tissue banks
- CBD, cannabidiol
- Clinical trials
- Dental products
- Dietary supplements
- Durable medical equipment
- Health and beauty products
- Medical devices
- Pharmaceuticals
- Veterinary Products

MINIMUM PREMIUM

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

POLICY STRUCTURE

- Commercial General Liability, Products/ Completed Operations Liability, & Professional Liability
- Claims-Made coverage form, with Occurrence coverage available for certain risks
- Policy limits up to $10M available on primary or excess basis; Follow-Form excess capacity of $10M on both a supported & unsupported basis
- Defense normally written inside the limit, but may consider outside the limit based on the risk
- Automatic inclusion of landlords, trade events, & vendors as additional insureds

AVAILABLE COVERAGE ENHANCEMENTS

- Abuse or molestation
- Data breach
- Employee benefits
- Errors & omissions
- Hired & non-owned auto
- Medical payments
- Primary & non-contributory AIs
- Product recall
- Proposition 65 civil penalty reimbursement
- Stop Gap Employers Liability
- Waiver of subrogation
- Worldwide coverage

SUBMISSION REQUIREMENTS

- Application (signed & dated by the insured when bound)
- Supplemental applications, where appropriate (signed & dated by the insured when bound)
- Five-year currently-valued company loss runs
- Copy of current declarations page
- Copy of all product labels
- Website information

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com