Aspera INSURANCE SERVICES

MANAGEMENT LIABILITY

Aspera accesses hard-to-place and/or distressed Directors & Officers (Private Company/Non-Profit), Employment Practices Liability, and Fiduciary Liability. We target risks that have been non-renewed, are located in a difficult legal venue, have experienced poor loss history, have unique operational characteristics, or are new in business. We offer our products on a stand-alone or combined basis and have the ability to customize coverage wording to fit your client's needs.

DIRECTORS & OFFICERS LIABILITY (PRIVATE COMPANY AND NON-PROFIT ORGANIZATION D&O)

- Liability coverage for protecting executives, officers, board members, the organization (and subsidiaries), employees, trustees, regents, & governors from a variety of plaintiffs
- Private company/organization target classes: cannabis (including cultivation, dispensaries, product manufacturers, retail stores, and more), construction, consulting firms, manufacturing (including pharmaceutical), oil & gas, property management, technology firms, transportation, & wholesalers/ distributors
- Non-profit organization target classes: associations, charitable organizations, clubs & camps, educational, foundations, & social service organizations

EMPLOYMENT PRACTICES LIABILITY (EPL)

- Provides protection from financial damage associated with employment related claims
- Target includes both for-profit & non-profit risks
- Target classes: auto dealers, cannabis (including cultivation, dispensaries, product manufacturers, retail stores, and more), health services, law firms, restaurants/bars, & retail
- Independent Contractor coverage available on select classes
- Sublimits available on select accounts including:
  - Wage & Hour claim defense coverage
  - Immigration practices defense coverage
  - Workplace violence response expenses
  - Crisis management response expenses

FIDUCIARY LIABILITY (FID)

- Protects the ERISA exposures of fiduciaries from a breach of duty in the management of designated plans
- Target includes both for-profit & non-profit risks
- Definition of insured includes the named organization (& subsidiaries), the sponsored plan, and other insured persons
- Designed to respond to alleged negligent acts, errors, & omissions in the administration of sponsored plans, including enrollment, termination, & plan interpretation

POLICY STRUCTURE

- Claims-Made & Reported coverage form (Note: prior acts coverage may be considered)
- D&O, EPL, and Fiduciary have variable options on deductibles
- Up to $10M available in total limits; excess coverage available
- Executive Supplemental Limit, Employed Lawyer Professional Liability, & Crisis Management Response are available on select accounts

AVAILABILITY

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

SUBMISSION ADDRESS

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