PRODUCTS GENERAL LIABILITY & BUSINESS PERSONAL PROPERTY

Aspera combines Commercial General Liability (GL) with Business Personal Property (BPP) coverage to create a timesaving, one-stop solution. Our package quotes include customizable Products GL and up to $500k in TIV for BPP.

TARGET CLASSES

Emphasis on importers, distributors, & manufacturers of most consumer, commercial and industrial products, including:

- Cannabis dispensaries, distributors, & processors; includes plant oil processing & extraction equipment
- Consumer appliances & electronics
- Body armor & ballistic clothing
- Food & beverage processors, including alcoholic beverages
- Machine shops & machinery manufacturing
- Motorcycles, scooters, & e-bikes
- Recreational & sporting goods
- Tobacco & e-cigarette manufacturers & importers
- Toys, games, & clothing

Excluded classes for package quote include firearms, ammunition, & fireworks

POLICY STRUCTURE

- Commercial General Liability
- Business Personal Property up to $500k (building contents only)

MINIMUM PREMIUMS

- $2,500 for General Liability ($1,500 for select exposures)
- Starting at $500 for Business Personal Property

SUBMISSION REQUIREMENTS

- Completed application with protection class, construction type, & list/description of contents
- Five-year currently valued property-specific loss runs

AVAILABILITY

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

SUBMISSION ADDRESS

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