Aspera INSURANCE SERVICES

PRODUCTS LIABILITY

Aspera provides access to Products Liability coverage for importers, distributors, and manufacturers of consumer, commercial, and industrial products.

TARGET CLASSES

Manufacturers:

- Emphasis on most consumer, commercial, and industrial products, including:
  - Cannabis & hemp dispensaries, distributors, and processors; includes plant oil processing & extraction equipment
  - Consumer appliances & electronics
  - Firearms & ammunition, including handguns, rifles, military, law enforcement, replicas, & imports
  - 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 and importers
  - Toys, games, & clothing

Other Opportunities:

- Discontinued products

POLICY STRUCTURE

- Commercial General Liability & Products/Completed Operations Liability
- ISO Occurrence & Claims-Made coverage forms (retroactive date continuity provided)
- Coverage tailored for unique exposures
- Deductible will be $2,500 unless tailored to an individual risk
- Split deductibles available
- Minimum premium: $2,500
- $10M excess capacity available
- Select exposures eligible for minimum premium of $1,500

SUBMISSION REQUIREMENTS

- Commercial Insurance application & General Liability application with a complete description of operations (signed & dated by the insured when bound)
- Supplemental application, where appropriate (signed & dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for losses over $25,000
- Website information

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com