Aspera INSURANCE SERVICES

PROFESSIONAL LIABILITY

Aspera has Professional Liability coverage for small-to-midsized, hard-to-place or distressed, non-medical professional liability companies. Our leading classes are Architects & Engineers, Insurance Agents, and Lawyers. We can customize and manuscript coverage wording to fit your client's needs.

TARGET CLASSES

- Accounting
- Architecture & Engineering
- Financial Planning
- Insurance
- Law
- Manufacturing
- Media
- Miscellaneous Professional
- Real Estate

ADDITIONAL PRODUCTS

- Contractors Errors & Omissions

POLICY STRUCTURE

- Up to $5M in primary capacity
- Claims-Made & Reported coverage form; prior acts considered with proof of prior coverage
- Automatic mini-extended reporting period
- Up to $10M available in total limits; excess coverage available

AVAILABLE COVERAGE ENHANCEMENTS

- Aggregate deductibles
- Contingent Pollution
- Contingent Bodily Injury
- Contingent Property Damage
- Customizable policy manuscript endorsements
- Cyber endorsements available
- Defense Outside the Limit
- Extended tail option up to 36 months
- Personal Injury
- Third-Party Discrimination Liability

SUBMISSION REQUIREMENTS

- New business application
- Five-year currently valued loss runs
- Annual financial statements
- Copy of expiring policy
- Additional information may include company website or brochure and/or financial records

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com