Aspera INSURANCE SERVICES

PUBLIC ENTITY

Aspera targets small-to-midsize Educational Institution, Law Enforcement, and Public Official risks. We specialize in hard-to-place insureds, including those that have been non-renewed, are in difficult legal venues, have poor loss history, or are first-time insurance buyers.

LAW ENFORCEMENT

Eligible risks include law enforcement departments for boroughs, cities, counties, townships, and villages serving populations of 100,000 or less. Larger venues may be submitted for underwriting review.

Target Classes:

- Alcohol beverage control boards
- Building authorities
- Colleges and universities
- Emergency communications
- Housing authorities
- K-12 districts
- Medical facilities
- Parking authorities
- Parks & recreation
- Penal institutions or facilities
- Port/airport authorities

Note: Company is not a market for private security guards.

PUBLIC OFFICIALS LIABILITY

Eligible risks include boroughs, cities, counties, towns, and villages serving populations of 100,000 or less. Larger venues may be submitted for underwriting review. Separate from these governmental localities, we will consider the following:

Target Classes:

- Commissions
- Parks & recreation departments
- Special boards
- Special districts
- Special purpose government units (e.g.: water/sewer districts)
- Other types of public entity risks

Note: Company does not write Automobile, General Liability, or workers' compensation.

EDUCATOR'S LEGAL LIABILITY INCLUDING E&O

Eligible risks include charter schools, college and universities, for-profit schools, K-12 school districts, nonprofit schools, religious-affiliated schools, and trade and vocational schools with 5,000 students or fewer. Larger educational institutions may be submitted for underwriting review.

LAW ENFORCEMENT LIABILITY FOR INDIVIDUAL OFFICERS

Target Classes:

- Alcohol beverage control boards
- Building authorities
- Colleges and universities
- Emergency communications
- Housing authorities
- K-12 districts
- Medical facilities
- Parking authorities
- Parks & recreation
- Penal institutions or facilities
- Port/airport authorities

Note: company is not a market for private security guards.

Minimum premiums start at $425 and increase based on the officer's role within the department.

POLICY STRUCTURE

- Claims-Made & Reported coverage form; Occurrence form available on Law Enforcement risks
- Employment Practices Liability (EPL) included on most Educational Institution & Public Entity accounts; not available for Law Enforcement classes
- Prior acts coverage considered on most claims-made accounts with current coverage in place
- Administrative defense coverage available for Law Enforcement Liability for individual officers
- Most Law Enforcement Liability for individual officers policies will be written with low limits; generally $25,000 per Civil Liability Claim/$25,000 aggregate with $0 deductible
- Customized coverages available

AVAILABILITY

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

SUBMISSION ADDRESS

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