Aspera INSURANCE SERVICES

SMALL BUSINESS

Aspera targets smaller risks with an emphasis on contractors and OL&T/premises-related exposures. We offer our brokers an alternative to their traditional binding authority markets by providing rapid turnaround time and a broader risk appetite than those markets. Submissions are generally reviewed and quoted within four hours.

We define a small risk as having revenue under $2.5M, apartments less than 200 units, area under 100,000 square feet, buildings less than 200,000 square feet, or vacant land less than 1,500 acres.

TARGET CLASSES

Contractors
(General Contractors & Artisan Trade Contractors):

- Primary classes written:
  - Appliance installation
  - Carpentry
  - Concrete
  - Demolition
  - Drywall
  - Electricians
  - Excavation/grading of land
  - HVAC
  - Metal erection
  - Painting
  - Plastering/EIFS/stucco
  - Roofers
  - Swimming pool installation

  Many other classes also considered
- Premium Range: $2,100 to $15,000

Premises Operations (OL&T):

- Nearly 200 classes eligible
- Primary classes written:
  - Apartments
  - Condo owners associations
  - Consultants
  - Habitational
  - Hotel/motel
  - LRO
  - Mobile home parks
  - Office premises
  - Parking
  - Real estate development property
  - Shopping centers
  - Vacant buildings & land
- Premium Range: $1,800 to $7,650

POLICY STRUCTURE

- $10M excess capacity available
- Commercial General Liability
- Owners & Contractors Protective Liability
- ISO Occurrence coverage form
- Deductibles $1,000 to $10,000

SUBMISSION REQUIREMENTS

- Acceptable Commercial Liability Insurance application & General Liability application
- Supplemental application, where appropriate
- Five-year currently-valued company loss runs (hard copy)
- Website information

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com