Aspera INSURANCE SERVICES

SMALL PROPERTY

Aspera offers property risk coverage up to $5M in TIV for a wide variety of occupancies, including cannabis, daycare facilities, offices, vacant buildings, and many more. Coverage options are available for All Risk and Single Peril coverages on a ground-up basis.

TARGET CLASSES

- Auto shops
- Bars & nightclubs
- Convenience stores
- Cannabis-related industries
  - CBD/hemp
  - Dispensaries
  - Extraction
  - Laboratories
  - LRO
- Daycares
- Entertainment & media services
- Firearms-related industries:
  - Retails shops for firearms & ammunition
  - Manufacturers
  - Gunsmiths
  - Wholesalers
- Hotels & motels
- Houses of worship
- LRO commercial/industrial
- Light manufacturing
- Offices
- Restaurants
- Retail
- Salons
- Small healthcare facilities (non-habitational)
- Vacant buildings

AVOIDED CLASSES

- Apartments, condominiums, & dwellings
- Foundries
- Heavy woodworking
- Plastics manufacturing
- Recycling facilities
- Salvage/scrapyards
- Warehousing of lithium-ion battery powered products

AVOIDED PERILS

- Earthquake
- Flood

DEDUCTIBLE

- Deductibles starting at $500
  (Note: no deductible buy-backs)

MINIMUM PREMIUMS

- $1,000 – all classes

CAPACITY

- Capacity to $5M TIV

SUBMISSION REQUIREMENTS

- Broker specifications (Word format)
  - Effective date
  - Description of occupancy(s), protection
  - Requested coverage and perils, including a Statement of Values or acceptable application
- Five-year loss summary

AVAILABILITY

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

SUBMISSION ADDRESS

ac@asperains.com