



Email Submissions to:
ci@asperains.com
(804) 774-2102

Commercial General Liability Insurance for Excess Casualty

Aspera provides lead excess and buffer layer business on both supported and unsupported basis. We target businesses associated with construction, importers and distributors, product manufacturers, and OL&T/premises-related exposures.

TARGET CLASSES

- Auto buffer and small auto fleets
- Cosmetics and personal care Products
- Contractors and farm equipment Rental
- Commercial and residential contractors
- Energy related classes
- Environmental related classes
- Farm/ranch operations
- Forest products, including pulp, paper, lumber, wood products
- Habitational – apartments and condominiums
- Heavy industrial
- Machine shops
- Sporting goods
- Recreational facilities and resorts
- Special events
- Truck and trailer manufacturers

AVAILABILITY

- California [Lic. 0K86725]
- Colorado
- Florida
- Maine
- Michigan
- Oregon
- Texas
- Washington State

CONTACT

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Aspera makes the hard-to-insure easy to please

UNDERLYING REQUIREMENTS

- Automobile liability - \$1,000,000 CSL
- Employers' liability - \$100,000/\$500,000/\$100,000
- General liability - \$1,000,000/\$2,000,000/\$1,000,000
- Liquor liability - \$1,000,000/\$1,000,000
- Minimum premium per layer is \$750

AVOIDED RISKS

- Large auto fleets and extra-heavy trucks/tractors
- Life sciences
- Professional liability

POLICY STRUCTURE

Policies are written through a non-admitted carrier with a Financial Strength Rating of A- (Excellent) by A.M. Best.

- \$10,000,000 capacity
- Follow Form Excess Policy over Occurrence Form

SUBMISSION REQUIREMENTS

- ACORD Commercial Insurance application and excess/umbrella application, commercial general liability application with a complete description of operations (signature of the insured/dated when bound)
- Supplemental application, where appropriate (signed and dated by the insured when bound)
- Auto fleet breakout by vehicle type, including radius of operations and commodities hauled
- Five year currently valued, company loss runs with a description provided for large losses (over \$200,000)
- Internet website information

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Aspera acts as an underwriting manager
and offers solutions for
difficult-to-insure Commercial risks.