



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

## Commercial General Liability Insurance for Products Liability

Aspera's provides Products Liability focus is on importers, distributors, and manufacturers of consumer, commercial, and industrial products.

### TARGET CLASSES

#### Manufacturers

Emphasis on most consumer, commercial, and industrial products including:

- Cannabis and hemp dispensaries, distributors, growers, and processors; Includes plant oil processing and extraction equipment
- Consumer appliances and electronics
- Firearms and ammunition including handguns, rifles, military, law enforcement, replicas and imports
- Body armor and ballistic clothing
- Machinery and equipment manufacturing
- Food and beverage processors including alcoholic beverages
- Material handling including conveyor systems
- Recreational and extreme sports sporting equipment
- Tobacco and e-cigarette manufacturers and importers
- Toys, games, and clothing

(Note: claims-made retro date continuity provided)

#### Other Opportunities

- Discontinued products

### AVAILABILITY

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

### POLICY STRUCTURE

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

#### Casualty

- Commercial General Liability and Products Completed Operations Liability
- ISO occurrence and claims-made coverage forms (retro date continuity provided)
- Coverage tailored for unique exposures
- \$10,000,000 Excess Capacity available
- Deductible will be \$2,500 unless tailored to an individual risk; split deductibles available

Minimum casualty premium \$2,500

### SUBMISSION REQUIREMENTS

- ACORD Commercial Insurance Applications (125 and 126) with description of operations (signed by the insured when bound)
- Supplemental Application, as appropriate (signed by the insured when bound)
- Five year currently valued company loss runs with a description provided for losses over \$25,000
- Internet website information

Email submissions to: [ci@asperains.com](mailto:ci@asperains.com)

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

### CONTACT

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Aspera makes the hard-to-insure easy to please.

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