

Quote & bind online for +1,300 professions. Below is a selection of our top-selling professions and industries.



## **BUSINESS OWNER'S POLICY**

- Revenue limit: \$5 million
- \$2M Max TIV
- \$0 deductible
- Occurrence form

#### **Professional Services**

Accountant

Actuarial Service

**Business Financing** 

Credit Authorizers, Checkers and Clerks

**Debt Relief Services** 

Financial Adviser

Financial Examiners

Loan Officers

Securities, Commodities and Financial Services

Sales Agents

Title Loans

#### **Food and Beverage**

Bakery

Caterer

Coffee Shop

Food Truck

Grocery Store

Restaurant

#### **Health and Wellness**

Community Health Workers

**Dentists** 

**Doctors** 

Home health aides

Mental health counselors

**Nurse Practitioners** 

Pediatricians

#### **Sports and Fitness**

Dance Instructor

Fitness Instructor Fitness Studios

Golf Instructor

Indoor Cycling Instructor

Martial Arts Instructor

Personal Trainer

Sports Coach

Umpires, Referees and Other Sports Officials

Yoga Instructor

#### **Cleaning and Janitorial**

Carpet Cleaning Floor Waxing House Cleaning and Maid Service Janitorial Services Pressure Washing Window Cleaning



Check out our appetite checker for state availability.

#### **Beauty and Personal Care**

Barber

Beautician

Cosmetologist

Day Spas

Esthetician Services

Hair Stylist

Laundry Services

Makeup Artists

Nail Technician

Personal Assistant Shoe Repair

Tailors, Dressmakers and Custom Sewers

#### **Creative Services**

Advertising and Promotions Managers

**Editorial Services** 

**Graphic Designers** 

Marketing

Photo Editing, Scanning and Restoration

Photographer

Print Binding and Finishing Workers

Videographers

Wedding and Event Invitations

Writer

#### Retail

**Electronics Store** 

Farmers Market

**Grocery Store** 

Hardware Store

Pet Stores Retail Stores

#### **Education**

Education consulting

Musical instruments and teachers Career and technical education teachers

Acting lessons

Computer lessons

Vocal coach



Quote & bind online for +1,300 professions. Below is a selection of our top-selling professions and industries.



## **GENERAL LIABILITY** (STANDALONE)

- Revenue limit: \$5 million
- \$0 deductible
- Occurrence form

#### **Food and Beverage**

Bakery Caterer Coffee Shop Food Truck Grocery Store Restaurant

#### **Sports and Fitness**

Dance Instructor Fitness Instructor Fitness Studios Golf Instructor Indoor Cycling Instructor Martial Arts Instructor Personal Trainer Sports Coach Umpires, Referees and Other Sports Officials

#### Retail

Electronics Store **Farmers Market Grocery Store** Hardware Store Pet Stores Retail Stores

Yoga Instructor

#### Consulting

Art Consultants **Business Consulting Employment Agencies** IT Consulting or Programming Occupational Health and Safety Specialists **Product Designer** Safety Consultant Training and Development Specialists Translator

#### **Cleaning and Janitorial**

Carpet Cleaning Floor Waxing House Cleaning and Maid Service Janitorial Services **Pressure Washing** Window Cleaning

#### **Professional Services**

Accountant Actuarial Service **Business Financing** Credit Authorizers, Checkers and Clerks **Debt Relief Services** Financial Adviser Financial Examiners Loan Officers Securities, Commodities and Financial Services Sales Agents Title Loans



Check out our <u>appetite checker</u> for state availability.

#### **Health and Wellness**

Community Health Workers **Dentists Doctors** Home health aides Mental health counselors **Nurse Practitioners** Pediatricians

#### **Contractors**

Barber

Appliance Installation, Service, and Repair Debris Removal Fence and Gate Installation Landscaping and Lawn Care **Garbage Collection** General Contractor Handyperson Painting Plumbing Paving and Asphalt Installation, Service, and

#### **Beauty and Personal Care**

Beautician Cosmetologist Day Spas **Esthetician Services** Hair Stylist Laundry Services Makeup Artists Nail Technician Personal Assistant Shoe Repair Tailors, Dressmakers and Custom Sewers

#### **Auto Service and Repair**

Auto Body Shop Auto Parts Store Auto Repair Shop Car Wash Oil Change Station Tire Shop



### **UMBRELLA/EXCESS LIABILITY**

**Umbrella/ Excess Liability:** Currently available as an add-on to NEXT general liability or business owner's policy coverage.

- Available as an add on to general liability or business owner's policy
- Limits: \$1M/\$1M or \$2M/\$2M

#### **Food and Beverage**

Bakery Caterer Coffee Shop Food Truck Grocery Store Restaurant

#### **Sports and Fitness**

Dance Instructor
Fitness Instructor
Fitness Studios
Golf Instructor
Indoor Cycling Instructor
Martial Arts Instructor
Personal Trainer
Sports Coach

Umpires, Referees and Other Sports Officials Yoga Instructor

## Retail

Electronics Store Farmers Market Grocery Store Hardware Store Pet Stores Retail Stores

#### Consulting

Art Consultants
Business Consulting
Employment Agencies
IT Consulting or Programming
Occupational Health and Safety Specialists
Product Designer
Safety Consultant
Training and Development Specialists
Translator

#### **Cleaning and Janitorial**

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

#### **Professional Services**

Accountant
Actuarial Service
Business Financing
Credit Authorizers, Checkers and Clerks
Debt Relief Services
Financial Adviser
Financial Examiners
Loan Officers
Securities, Commodities and Financial Services
Sales Agents
Title Loans



## Check out our <u>appetite checker</u> for state availability.

#### **Health and Wellness**

Community Health Workers Dentists Doctors Home health aides Mental health counselors Nurse Practitioners Pediatricians

#### Contractors

Barber

Appliance Installation, Service, and Repair Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt Installation, Service, and Repair

#### **Beauty and Personal Care**

Beautician
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant
Shoe Repair
Tailors, Dressmakers and Custom Sewers

#### **Auto Service and Repair**

Auto Body Shop Auto Parts Store Auto Repair Shop Car Wash Oil Change Station Tire Shop



#### PROFESSIONAL LIABILITY

- Revenue limit: \$5 million
- \$0 \$2,000 deductible
- Claims made
- Defense within limits
- Defense outside limits: AK, AR, NJ, NY, VT

#### **Architects and Engineers**

Architect Engineer Interior Designer

#### **Arts and Entertainment**

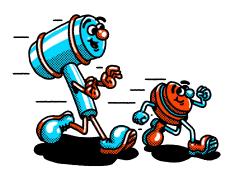
Music Production Services Video and Film Production Music Entertainment

#### **Financial Services**

Accountant

#### **Insurance Professionals**

Claims Adjuster Insurance Agent Insurance Appraisers Insurance Inspector



Please note that we have Professional Liability available as an add-on to our General Liability policies for more classes.

Check out our <u>appetite checker</u> for state availability.

#### **Real Estate Services**

Home Inspectors Property Manager Real Estate Agent Real Estate Appraisal Real Estate Brokers

## **TOOLS & EQUIPMENT**

**Tools & Equipment Insurance:** Currently available as an add-on to NEXT general liability and business owner's policy coverage.

#### Cleaning

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

### Contractors

Appliance Installation, Service and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt installation, Service and Repair



Check out our <u>appetite checker</u> for state availability.



### **WORKERS' COMPENSATION**

Minimum manual premium \$5k for select contractor professions



Check out our <u>appetite checker</u> for state availability.

#### **Health and Wellness**

Dietitians and Nutritionists Dentist Doctors Medical Assistants Massage Therapist Fitness Studios

#### **Beauty and Personal Care**

Barber
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Makeup Artists
Nail Technician
Laundry Services

#### **Food and Beverage**

Restaurant Bakery Coffee Shop Grocery Store

#### **Hospitality & Lodging**

Hotels, Motels and Inns Bed and Breakfast

#### **Financial Services**

Accountant
Auditor
Actuarial Service
Loan Officers
Business Financing & Consulting
Financial Adviser or Brokerage Services

#### Manufacturing

Food Manufacturing
Dairy Products Manufacturing
Beverage Manufacturing
Machined Parts Manufacturing
Clothing and Apparel Manufacturing
Wood Furniture and Cabinet Manufacturing

#### Retail

Florist
Plant Nursery
Arts and Crafts Store
Bookstore
Pet Store
Clothing Store
Electronics Store
Hardware Store
Convenience Store
Liquor or Tobacco Store
Farmers Market
General Retail Stores
Funeral Services

#### Cleaning

Residential Cleaning and Maid Service Commercial Cleaning Services Laundry Services

#### **Creative Services**

Advertising and Promotional Services Photographer Printing Services

#### **Auto Service and Repair**

Auto Parts Store Auto Body Shop Auto Repair Shop Auto Detailing Services Car Wash

#### Contractors

Plumbing
Electrical Work
HVAC Services
Flooring Installation
Finish, Interior Carpentry Work
Landscaping and Lawn Care



## **BUSINESS OWNER'S POLICY**

Revenue limit: \$5M and Max TIV: \$2M

Liability Base Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$2M*
General	Aggregate	\$500k - \$4M*
General	Deductible	\$0
Medical expenses	Per person	\$5k -\$15k
Personal and advertising	Per person or organization	\$500k - \$1M
Products completed	Aggregate	\$500k - \$2M
Liability Coverage Enhancements	Available Professions	Limits Available
Cyber insurance	All professions	Add & Remove up to \$250k
Liquor liability	Restaurants	Add & Remove up to \$1M
Professional liability	Contractors, Consultants, Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty	Add & Remove up to \$50k for contractors and up the base policy limits for other professions
Hired non-owned auto	Auto Service and Repair, Restaurants, Insurance agents, Retail stores, Business consulting services and e-commerce	Add & Remove up to \$1M
Employment practice liability insurance (EPLI)	Restaurants	Add and remove up to \$250k
Damage to rented premises	All professions	Add and remove up to \$1M
Garagekeepers liability	Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes	nAdd & Remove up to \$100k limits
Expanded damage to rented premises	Restaurants, retail	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Lost key coverage	Janitorial & Cleaning	Add & Remove

\*Exact limits will vary by class of business



# **BUSINESS OWNER'S POLICY (continued)** Revenue limit: \$5M and Max TIV: \$2M

Property Base Coverage	Limit Type	Limits Available
Building	Per loss	Available
Business personal property	Per loss	Up to \$750,000 for F&B and \$300,000 for all others
Business income and extra expense	Per loss	Up to 12 months
AOP	Deductible	\$500, \$1,000, \$2,500 or \$5,000
Property Coverage Enhancement	Available Professions	Limits Available
Theft	Endorsement	Add or Remove
Money and securities	Endorsement	Add or Remove up to \$2,500
Outdoor signs	Endorsement	Add or Remove up to \$2,500
Employee dishonesty	Endorsement	Add or Remove up to \$5,000
Equipment breakdown	Endorsement	Add or Remove
Ordinance or law coverage	Endorsement	Add or Remove up to \$10,000
Water back-up and sump overflow	Endorsement	Add or Remove up to \$5,000
Utility services - Business income	Endorsement	Add or Remove up to \$10,000
Professional Offices Coverage Enhancement	Professional offices, photography, animal boarding, veterinarian	Add & Remove
Restaurants Coverage Enhancement	Restaurants, Grocery stores	Add & Remove
Home based business coverage	All professions	Add & Remove
Retail Stores Coverage Enhancement	Retail stores, Grocery stores, Florist, pharmacy, Pet Groomer, Pet Trainer	Add & Remove
Spoilage Coverage enhancement	Florist, Pharmacy	Add & Remove
Cleaning Services Coverage Enhancement	Cleaning	Add & Remove
Contractors Installation and Tools & Equipment Coverage	<sup>t</sup> Contractors, Cleaning	Add & Remove
Bailees Customers Goods Coverage Enhancement	Restaurants, Tailors	Add & Remove
Animal Bailee Coverage Enhancement	Animal boarding, Veterinarian, Dog walkers, Pet Groomers Pet Trainers	,Add & Remove
Photography Coverage Enhancement	Photography	Add & Remove
Auto Services Coverage Enhancement	Auto Service and repai	rAdd & Remove
Loss or Damage to Customers Auto Coverage	Restaurants	Add & Remove



## **GENERAL LIABILITY** - Revenue limit: \$5M

Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$2M*
General	Aggregate	\$500k - \$4M*
General	Deductible	\$0
Medical expenses	Per person	\$5k -\$15k
Personal and advertising	Per person or organization	\$500k - \$1M
Products completed	Aggregate	\$500k - \$2M

<sup>\*</sup>Exact limits will vary by class of business

#### GENERAL LIABILITY COVERAGE ENHANCEMENTS

Add and remove several coverage enhancements to our General Liability policies. Coverage available varies by state and profession.

Coverage	Available Professions	Limits Available
Cyber insurance	All professions	Add & remove up to \$250k
Liquor liability	Restaurants	Add & Remove up to \$1M
Professional liability	Contractors, Consultants, Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty	Add & Remove up to \$50k for contractors and up the base policy limits for other professions
Employment practice liability insurance (EPLI)	Restaurants	Add and remove up to \$250k
Damage to rented premises	All professions	Add and remove up to \$1M
Garagekeepers liability	Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes	Add & Remove up to \$100k limits
Expanded damage to rented premises	Restaurants, retail	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Hired non-owned auto	Auto Service and Repair, Restaurants, Insurance agents Retail stores, Business consulting services and e-commerce	Up to \$1M
Lost key coverage	Janitorial & Cleaning	Add & Remove

# $\begin{tabular}{ll} \bf UMBRELLA/EXCESS\ LIABILITY-Currently\ available\ as\ an\ add-on\ to\ NEXT\ General\ Liability\ policies \end{tabular}$

Coverage	Limit Type	Limits Available
General	Per Occurrence/Aggregate	\$1M/\$1M or \$2M/\$2M



## **PROFESSIONAL LIABILITY** – Revenue limit: \$5M

Coverage	Limit Type	Limits Available
General	Per Claim	\$250k-\$1M
General	Aggregate	\$250k-\$3M
General	Deductible	\$0- \$2,000
Appearance at proceedings	Per expense/ Aggregate	\$10,000/ \$50,000
Appearance at proceedings	Per expense deductible	\$0
Crisis management expenses	Per expense/ Aggregate	\$10,000/ \$50,000
Crisis management expenses	Per expense deductible	\$0
Disciplinary proceedings	Per expense/ Aggregate	\$10,000/ \$50,000
Disciplinary proceedings	Per expense deductible	\$0
Subpoena assistance	Per expense/ aggregate	\$10,000/ \$50,000
Subpoena assistance	Per expense deductible	\$0

# **TOOLS & EQUIPMENT**— Currently available as an add-on to NEXT General Liability policies

Coverage	Limit Type	Limits Available
Equipment	Per item	\$3k - \$5k
Equipment	Per occurrence	\$3k - \$30k
Equipment	Deductible	\$500
Miscellaneous tools	Per item	\$3k - \$1k
Miscellaneous tools	Per occurrence	\$3k - \$1k
Miscellaneous tools	Deductible	\$100
Borrowed tools and equipment	Per item	\$3k - \$5k
Borrowed tools and equipment	Per occurrence	\$3k - \$5k

## **WORKERS' COMPENSATION -** Max manual premium \$50k

Coverage	Limit Type	Limits Available
Employers' liability	Per Accident	\$100k - \$1M
Employers' liability	Per Employee	\$100k - \$1M
Employers' liability	Aggregate	\$500k - \$1M
Deductible	Deductible	Available in mandatory states only
Waiver of Subrogation	Other	Blanket