

BUSINESS OWNERS' POLICY COVERAGE GUIDE

ERGO NEXT Business Owner's Policy (BOP), is a comprehensive insurance solution designed to meet your small business clients' unique needs. Combining affordability, tailored coverage, and a simplified quoting process, our BOP product bundles liability and property coverage into one policy.

Target Professions

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

Beauty and Personal Care

- Barber
- Beautician
- Cosmetologist
- Day Spas
- Esthetician Services
- Hair Stylist
- Laundry Services
- Make-up 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

- Tutor
- Education consulting
- Musical instruments and teachers
- Career and technical education teachers
- Acting lessons
- Computer lessons
- Vocal coach

BUSINESS OWNER'S POLICY

Revenue limit: \$5M and Max TIV: \$3M

Liability Base Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$1M*
General	Aggregate	\$500k - \$2M*
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
Hired non-owned auto	Auto Service and Repair, Restaurants, Insurance agents, Retail stores, Business consulting services and e-commerce	Up to \$1M
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 practices liability insurance (EPLI)	Most professions including food & beverage, retail, professional services, construction, cleaning, beauty and fitness classes.	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
Damage to rented premises	All professions	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Lost key coverage	Janitorial & Cleaning	Add & Remove

Property Base Coverage	Limit Type	Limits Available
Building	Per loss	Available
Business personal property	Per loss	Up to \$1M for F&B and \$500,000 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 \$5,000
Outdoor signs	Endorsement	Add or Remove up to \$75,000
Employee dishonesty	Endorsement	Add or Remove up to \$50,000
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 \$50,000
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	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 repair	Add & Remove
Loss or Damage to Customers Auto Coverage	Restaurants	Add & Remove

State Availability

Our Business Owner's Policy (BOP) coverage is available in the following states: AK, AL, AR, AZ, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY

WHY ERGO NEXT Insurance?

Financial strength you can trust

- ERGO NEXT is a Munich Re company with an A+ (Superior) rating by AM Best.

Sell more insurance, faster

- **100% online quote-and-bind:** Get immediate coverage for more than 1,300 professions with zero friction.
- **Customizable coverage:** Solutions specifically tailored for the unique needs of micro-small businesses.
- **Zero paperwork:** No additional documents or manual applications are required to bind a policy.
- **Flexible billing:** We offer monthly and annual payment options for insureds, including ACH, debit, or credit.

Our mission: To help agents thrive

- **Robust self-service tools:** Empowering both agents and insureds with digital portals to manage policies 24/7.
- **Seamless claims:** We handle all claims in-house to ensure your clients are taken care of.
- **Expert support:** Our U.S.-based licensed agent team is available by phone, email, or chat from 8 a.m. to 7 p.m. CST.
- **Instant servicing:** Generate unlimited COIs and process endorsements immediately through the agent portal.

Ineligible Risks

- Has had more than 2 claims in the last three year
- Has had more than \$20,000 in claims in the last three years
- Annual revenue is greater than \$5M
- Has had bankruptcies, tax or credit liens in the last 3 years
- An officer, owner, or partner of your business has been convicted of fraud, bribery, arson, or any arson related crime in the past 5 years
- Locations in a public protection class 9 or above
- Seasonal occupancies (defined as a location open less than eight months of the year
- Buildings over 25 years old where plumbing, electrical, heating or roofing has not been updated within the past 15 years
- Square footage greater than 35,000 or restaurants greater than 7,500
- Buildings undergoing complete or structural renovations or ground up course of construction