ERGO | NEXT
A Munich Re company

Contractors

Our small business coverage is custom built for contractors and building services professionals.

Target Professions

- General contractors
- Carpentry
- Handypersons
- Painting
- Roofing
- Landscaping and lawn care
- Tile, stone and flooring
- Concrete construction
- HVAC work

Available Products*

Business Owner's Policy (BOP)

Liability
- Limits up to $1M/$2M
- $0 deductible
- Add and remove several coverage enhancements such as cyber coverage, professional liability, hired non-owned auto and more

Property
- Max TIV $3M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is $500k for all professions and $1M for restaurants
- AOP deductible $500 to $5k

General Liability
- Up to $2M aggregate
- $0 deductible
- Coverage highlights: Blanket additional insured, damage to rented premises, personal and advertising injury, products completed and more.

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

Tools & Equipment
- Maximum limits available: $30K
- $0 deductible
- Coverage highlights: Tools & Equipment coverage includes blanket contractors/cleaners equipment, miscellaneous tools and borrowed equipment. Can be purchased as an add on to general liability or business owner's policy.

Workers' Compensation
- Minimum manual premium of $5k for select contractor professions
- Coverage highlights: Blanket additional insured and waiver of subrogation is available

*Coverage and product availability varies by profession and/or state and is subject to change. See our appetite checker for state availability.
**Wind and hail is subject to change. See our appetite checker for state availability.

Ineligible Risks*

- Has had more than 2 claims in the last three years
- Has had more than $20,000 in claims in the last three years
- Revenue and/or payroll 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
- Performs work in the state of New York
- Exterior work more than 6 feet below ground or 30 feet (3 stories) above ground
- Work on railroads, gas stations, refineries, chemical plants, airports, public utilities, hospitals, nursing homes, senior housing, military housing or student dormitories
- New homes in tracts or subdivisions of more than 10 homes (including all phases) prior to securing a certificate of occupancy
- Abatement or remediation of asbestos, mold or other hazardous materials

*including but not limited to

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.