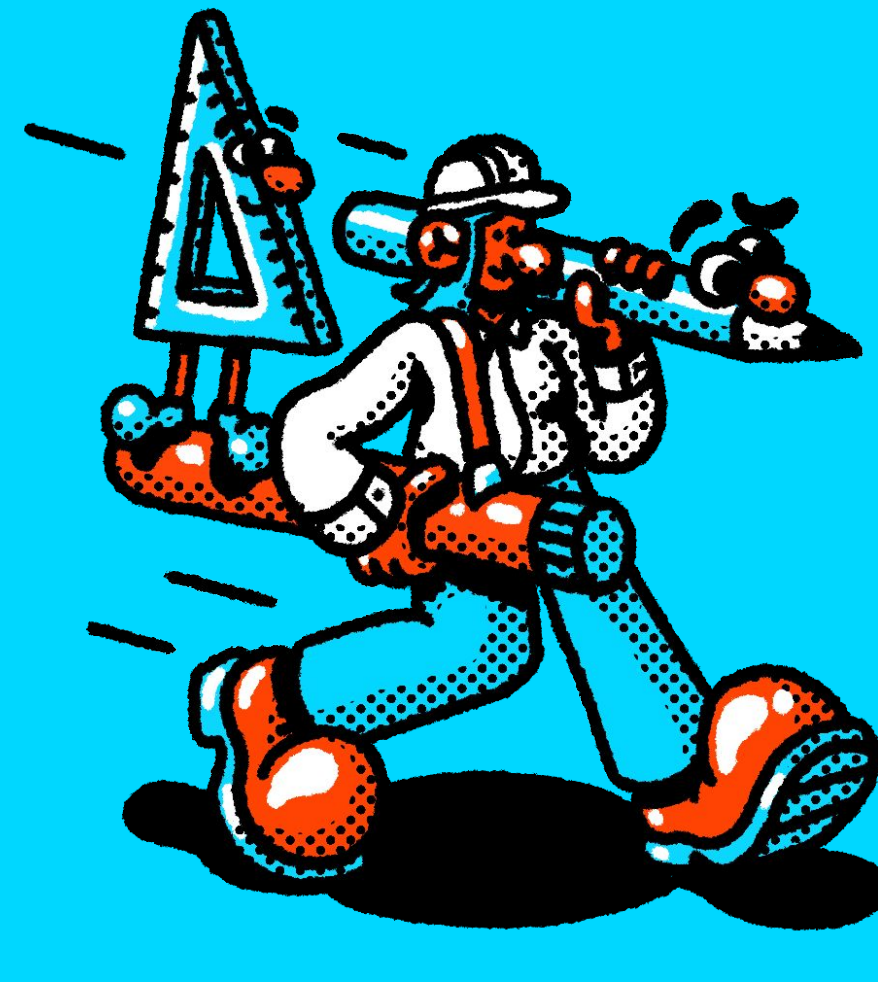


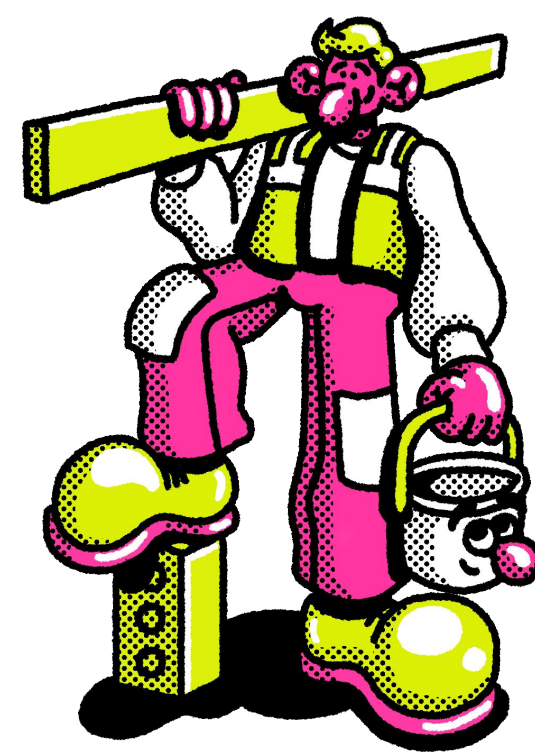
NEXT

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, and more

Property

- Max TIV \$2M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is \$300k for all professions and \$750k for restaurants
- AOP deductible \$500 to \$5k

General Liability (Standalone)

- 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

- Maximum Manual Premium: \$50k
- 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 NEXT?

Tailored coverage

- We offer coverage with carriers rated A and A- by AM Best.
- Save up to 10% when you bundle two or more policies.

Sell more insurance, faster

- Get immediate coverage for more than 1,300 professions.
- No additional documents or applications are needed to bind.
- We offer flexible monthly and annual payment options for insureds, such as ACH or debit/credit

Our mission: To help agents thrive

- Our U.S.-based licensed agent support team is available to assist you by phone, email or chat from 8 a.m. to 6 p.m. CST.
- We handle all claims in-house for a seamless claims experience.
- You can service your customers easily using our agent portal: Instantly process endorsements, generate unlimited COIs and more.