ERGO | NEXT
A Munich Re company

Commercial Property Coverage Guide

Updated August 4, 2026

Commercial property insurance can protect almost all of the things your clients need to do business, including their equipment, inventory, furniture and even the building itself.

Target Professions

Quote and bind online for businesses with less than $5 million in total insurable value (TIV) per location. Up to $15M per policy.

Auto Service and Repair
- Auto Body Shop
- Auto Parts Store
- Auto Repair Shop
- Oil Change Station

Beauty and Personal Care
- Barber
- Cosmetologist
- Day Spas
- Esthetician Services
- Hair Stylist
- Makeup Artists
- Nail Technician
- Shoe Repair
- Tailors, Dressmakers and Custom Sewers

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

Consulting
- Business Consulting
- Technology Services
- Occupational Health and Safety Specialists
- Translator

Contractors
- Appliance Installation, Service and Repair
- Debris Removal
- Fence and Gate Installation
- HVAC
- Landscaping and Lawn Care
- General Contractor
- Handyperson
- Painting
- Paperhangers
- Plumbing
- Paving and Asphalt installation, Service and Repair

Creative Services
- Advertising and Promotions Managers
- Editorial Services
- Graphic Designers
- Photo Editing, Scanning and Restoration
- Photographer
- Screen Printing and T Shirt Printing
- Videographer
- Writer

Food and Beverage
- Bakery
- Caterer
- Coffee Shop
- Food Truck
- Restaurant

Pet Services
- Dog Walker
- Pet Boarding
- Pet Groomers
- Pet Training
- Veterinarians

Retail
- Convenience Stores
- Department Store
- Ecommerce
- Electronics Store
- Fabric Store
- Farmers Market
- Grocery Store
- Hardware Store
- Packing Supplies Store
- Pet Stores
- Retail Stores
- Toy Store

State Availability

Our Commercial Property coverage is available in all states excluding Florida. Multiple business locations in a single state may be written using a separate policy for each location for industries outside of construction and cleaning excluding CA, NY, RI, VT, WY, DC.

Commercial Property - Max TIV $5M

Max Revenue of $5M

Coverage	Limit Type	Limits Available
Building	Per loss	Available
Business personal property	Per loss	Up to $2M for Food & Beverage businesses Up to $1M for all others
Business income and extra expense	Per loss	Up to 12 months Actual Loss Sustained (ALS) or Specified Limit applies. Subject to a 72-hour waiting period
AOP	Deductible	$500, $1,000, $2,500 or $5,000
Wind & hail*	Deductible	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

*Wind and Hail coverage is subject to change. Availability and deductibles are based on property location. These are a sampling of the endorsements. Please login to the agent portal to review latest state & product availability.

Ineligible Risks

- Risks with greater than $5 million total insurable value
- Vacant properties (vacancy means unoccupied for 60 days or more)
- Buildings over six stories
- Buildings over 25 years old where plumbing, electrical, heating or roofing components have not been updated in the past 15 years
- Businesses exceeding the following square footage limits are ineligible:
  - Food and beverage businesses: over 7,500 square feet
  - Office and professional services businesses: over 75,000 square feet
  - All other businesses: over 35,000 square feet
- Roofs made out of wood, wood shake or slate
- Seasonal operations (defined as a location open less than eight months of the year)
- Restaurants that have five or more deep fryers
  - Restaurants with hoods, ducts, or automatic fire-extinguishing systems not cleaned and maintained in accordance with NFPA Standard 96
- Businesses with building code violations
- Restaurants out of compliance with NFPA (National Fire Protection Association) Standard #96
- Businesses with more than two claims in the past three years
- Businesses that sell gasoline or dispense propane or kerosene
- Businesses that rent or own more than one permanent location
- Buildings with aluminum wiring
- Protection Class 9 or higher
- Risks with an ISO Fireline score over 4 (excluding properties located in CA)
- Risks located within a quarter of a mile from the coastline
- Risks with high exposure to hail or natural catastrophes such as hurricanes, wildfires and tornadoes
  - Coastal zip codes may exclude windstorm/hail coverage.
  - Other high windstorm/hail risk areas may have a 1%, 2% or 5% deductible requirement.
- Risks undergoing complete or structural renovations or ground up construction
- Businesses with underground or unprotected fuel storage tanks

*Definition of Business Personal Property: Property located in or on the buildings or structures at the described premises or in the open (or in a vehicle) within 100 feet of the buildings or structures or within 100 feet of the premises described in the Declarations, whichever distance is greater, including: (1) Property you own that is used in your business; (2) Tenant's improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions: (2.1) Made a part of the building or structure you occupy but do not own; and (2.2) You acquired or made at your expense but cannot legally remove; (4) Leased personal property which you have a contractual responsibility to insure, unless otherwise provided for under Paragraph 1.b.(2); and (5) Exterior building glass, if you are a tenant and no Limit Of Insurance is shown in the Declarations for Building property. The glass must be owned by you or in your care, custody or control.

Note: In the event of a claim, the insured will not receive the full replacement cost value unless at the time of loss they have their limits at a minimum of 80% of the full replacement cost of the property.

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.