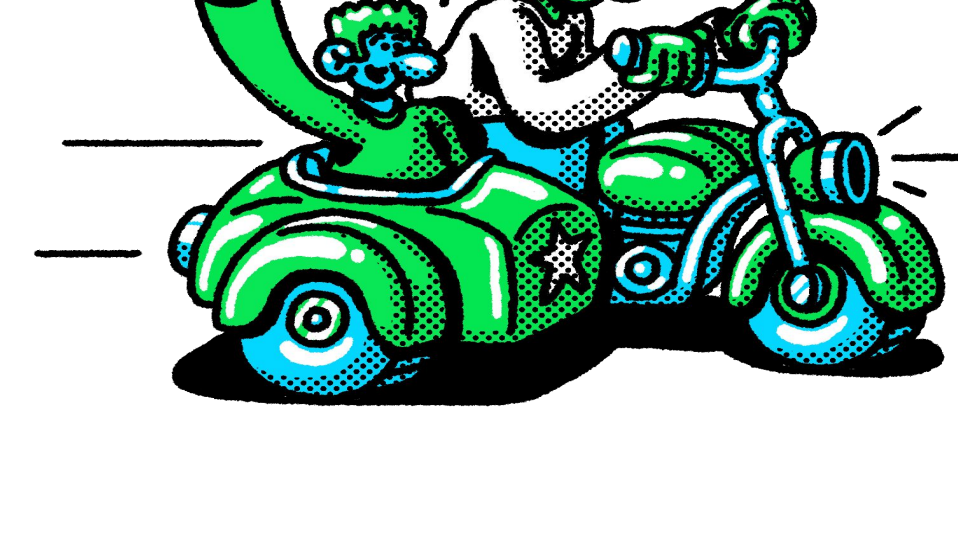
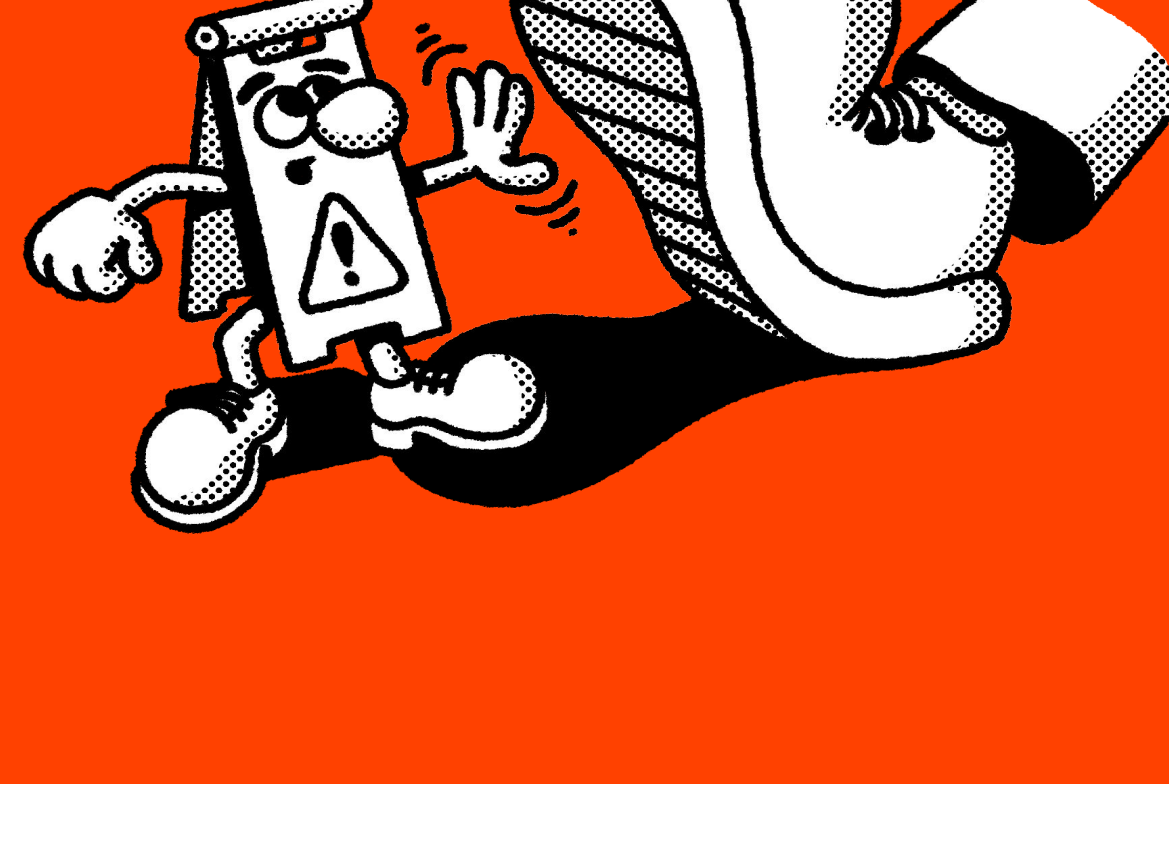


## GENERAL LIABILITY COVERAGE GUIDE

General liability insurance offers financial protection if someone other than an employee gets hurt or if a business is held responsible for damaging property that doesn't belong to the business owner.



### Target Professions

Quote and bind online for businesses with less than \$5 million in annual revenue.

### Arts and Entertainment

- Actor
- DJ
- Event Planner
- Glass Blowing
- Music Entertainment
- Music Production Services
- Performing Arts
- Video and Film Production
- Wedding Officiant

### Auto Service and Repair

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

### Beauty and Personal Care

- Barber
- Beautician
- Cosmetologist
- Day Spa
- Esthetician Services
- Hair Stylist
- Nail Technician

### Cleaning

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

### 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

### Contractors

- Carpentry
- Drywall and Wallboarding
- Electrical
- Garbage Collection
- General Contractor
- Handyperson
- Landscaping and Lawn Care
- Painting
- Septic Tank System Cleaning

### 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

### Education

- Computer Lessons
- Education Consulting
- Musical Instruments and Teachers
- Tutor

### Financial 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

### Insurance Professionals

- Claims Adjuster
- Insurance Agent
- Insurance Appraiser
- Insurance Inspector

### Legal

- Legal Service
- Notary

### Real Estate Services

- Real Estate Agent
- Property Manager
- Mortgage Broker

### Retail

- Convenience Stores
- Ecommerce
- Electronics Store
- Farmers Market
- Hardware Store
- Pet Stores
- Retail Stores

### 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

### State Availability

Our General Liability coverage is available in all states excluding New York for Contractor and Cleaning professions.



### Why NEXT?

#### Tailored coverage

- We offer coverage with A.M. Best, A and A- rated carriers.
- Our General Liability coverage also includes Professional Liability, Liquor liability, Garagekeepers liability and Employers Practice Liability\*.

#### Sell more insurance, faster

- Get instant coverage in minutes for over +1,300 professions.
- We require no additional documents or applications needed to bind.
- We offer flexible monthly and annual payment options for your customers.

#### Our Mission: To Help Agents Thrive

- We have a US based, licensed agent support team to assist you with all your questions. We are available via phone, email, and chat from 8:00 a.m. to 6:00 p.m. Central time.
- NEXT understands how important it is to have a seamless claims experience, which is why we handle all claims in-house.
- It is extremely easy to service your customers from your agent portal. You have the ability to process endorsements, generate unlimited COI's, and more.

\*depending on the profession and package selected. See below for more information.

### GENERAL LIABILITY - Revenue Limit: \$5M

Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$1M*
General	Aggregate	\$500k - \$3M*
General	Deductible	\$0
Medical expenses	Per person	\$5k - \$15k
Personal and advertising	Per person or organization	\$500k - \$1M
Products completed	Aggregate	\$500k - \$2M
Damage to rented premises	Per Premise	\$100k

### 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
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 (HNOA)**	Food & Beverage, Retail, Professional Services	Up to \$1M
Employers Practice Liability (EPLI)	Restaurants	Included
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
Abuse & Molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Lost Key Coverage	Janitorial & Cleaning	Add & Remove
TRIA	All professions	Add & Remove

\*\*Available in all states excluding MI.

### Ineligible Risks

- More than two claims in the last three years
- More than \$20,000 in claims in the last three years
- Revenue/gross sales greater than \$5 million
- Has a payroll greater than \$5 million
- Has had bankruptcies, tax or credit liens in the last 3 years
- Officer, owner or partner of the business has been convicted of fraud, bribery, arson or any arson-related crime in the past five years
- Involved in business-related lawsuits
- Is aware of losses, accidents or circumstances that might give rise to a claim against the policy they are currently shopping for
- Contractors not permitted to work in New York state
- Has had an insurance company cancel, revoke or refuse to renew their insurance coverage in the last three years except for non payment
- Exterior insulation and finish systems (EIFS) work
- We have an earth movement exclusion for the majority of our construction classes. Some exceptions are excavation, concrete construction and landscaping.
- We mandate specific subcontractor insurance requirements
  - We do not specifically exclude any type of work performed by subs in the form, but any coverage provided to our insured will only be in excess to the sub's commercial general liability insurance. Our insured is required to be named as an additional insured on this policy with limits equal to or exceeding the limits provided by the NEXT policy.
- We employ a professional services exclusion for our contractor policies
- We employ a prior work exclusion for all our general liability policies
- Additional common exclusions:
  - Asbestos
  - Employment-related practices
  - Fungi or bacteria
  - Lead
  - Non-compensatory or punitive damages
  - Pre-existing damages or injury
  - Sexually transmitted diseases
  - Silica or silica dust
  - Total pollution
- Retail/e-commerce
  - Product liability coverage up to \$1 million/\$2 million limits (excludes certain prohibited products)
  - Restrict private labeling/manufacturing greater than 1,500 units per year; acting as a wholesaler, importer, distributor, sales representative, designer or warehouse operator
- Liquor liability
  - Eligible classes include: restaurants
    - Eligible risks must have less than 30% of gross receipts attributable to alcohol sales
  - Not available for risks in the business of:
    - Alcohol production (including wineries, breweries and distilleries)
    - Wholesale or distribution of alcohol
    - Bar or tavern (including night clubs, sports bars and gentlemen's clubs)
    - Membership club (including golf, civic, fraternal and social clubs)
    - Catering operations or hosting off-premise events in excess of 30% total annual sales (including events, weddings and parties)
  - Not available in AL, AK, DC, IA, IL, MA, MI, MN, MO, NY, UT, VT
  - Subject to additional underwriting