ERGO | NEXT

A Munich Re company

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.

General Liability - Revenue Limit: $5M

Coverage	Limit Type	Limits Available
General	Per Occurrence	$500k - $2M
General	Aggregate	$500k - $4M
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
Cyber Liability	All professions	Add & Remove up to $250k
Professional Liability	Contractors, Consultants, Fitness Trainers, Event Planning, 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	Fitness, gym, sports coach, education, spa	Add & Remove $100k
Lost Key Coverage	Janitorial & Cleaning	Add & Remove
Liquor Liability	Food & Beverage	Up to $1M
TRIA	All professions	Add & Remove
Umbrella/Excess Liability	All professions	Up to $2M

*Coverage varies by class of business. Use the appetite checker in the Agent Portal for more information.

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

- 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 ERGO 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, UT, and VT.
  - Subject to additional underwriting