ERGO | NEXT
A Munich Re company

Retail

ERGO NEXT Insurance is a one-stop shop for insuring your retail and E-commerce customers.

Target Professions

- Convenience Stores
- E-commerce
- Electronics Store
- Farmers Markets
- Hardware Stores
- Pet Stores
- Retail Stores

Available Products*

Business Owners' Policy (BOP)

Liability
- Limits up to $1M/$2M
- $0 deductible
- Add and remove several coverage enhancements such as cyber coverage, 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
- 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 Owners' Policy
- Limits: $1M/$1M or $2M/$2M

Workers' Compensation
- 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.

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
- Retail operations that sell weapons or personal defense devices, cannabis, CBD or other cannabis derivatives, pharmaceuticals, nutraceuticals or supplements, electronic cigarettes or vapes, food or drinks that do not comply with FDA labeling, secually explicit products, baby or children's products, aircrafts or motorized vehicles, pesticides, herbicides or fertilizers.

*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.