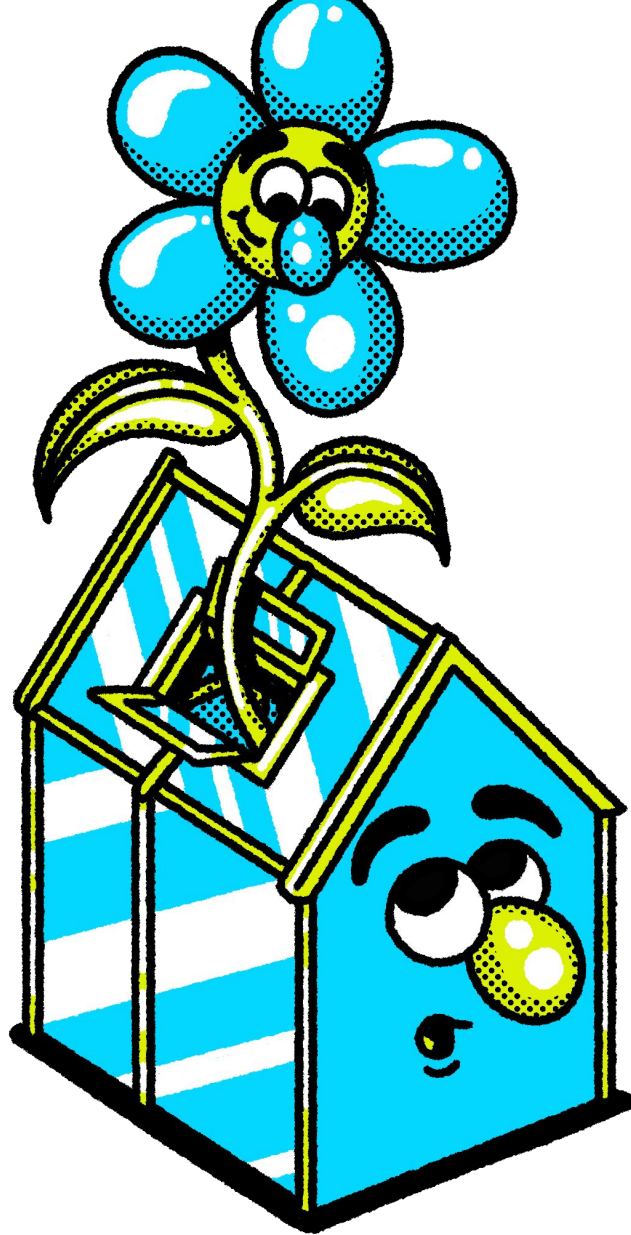
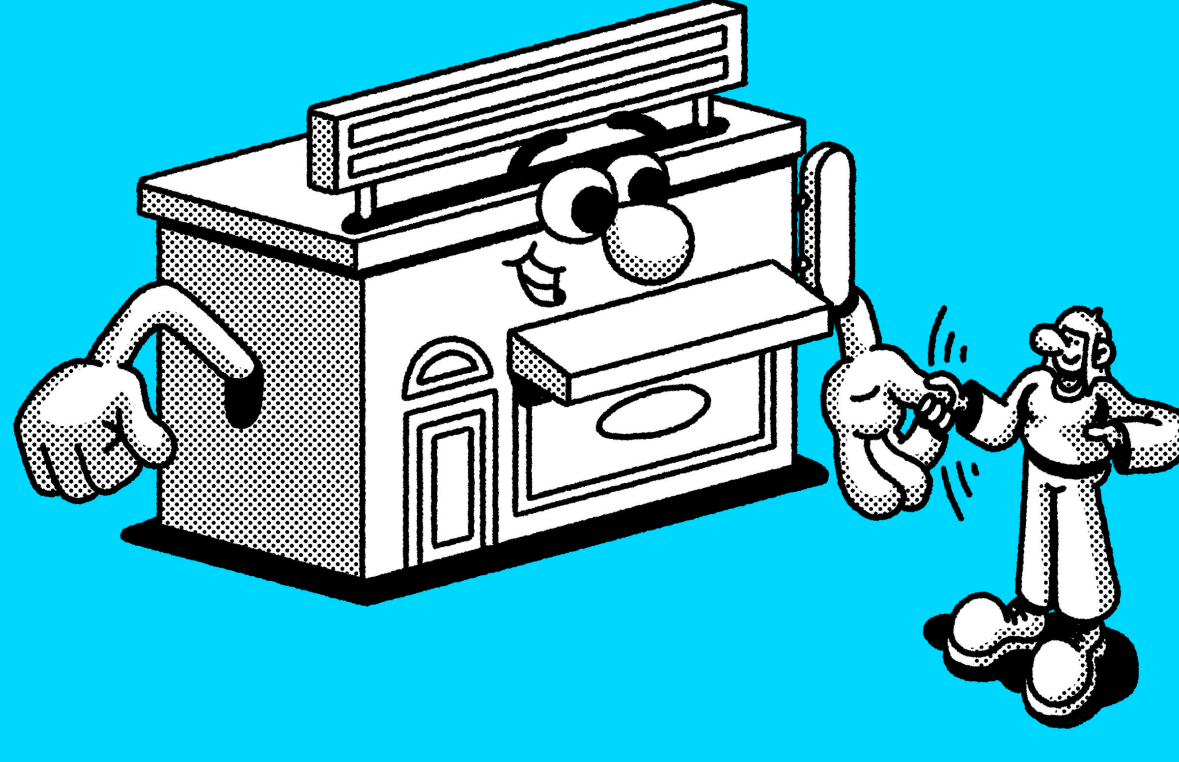


NEXT

RETAIL

NEXT 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 \$2M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is \$300k
- 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 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, sexually explicit products, baby or children's products, aircrafts or motorized vehicles, pesticides, herbicides or fertilizers.

*including but not limited to

WHY NEXT?

Tailored coverage

- We offer coverage with carriers rated A and A- by AM Best.

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.